VILLA LAGO OWNERS ASSOCIATION, INC.

ARCHITECTURAL DESIGN GUIDELINES Residential Home Properties

VILLA LAGO





This document represents Architectural Design Guidelines adopted by Sandestin Owners Association ARB for application to all new construction and improvement projects within Villa Lago.

SOA BOD Approved 11/17/2011 HOA Revised 3/2012 SOA ARB Approved 3/28/2012

Revision includes: Section II Paragraph 7 e and g, Paragraph 8, a, c, d and e, Paragraph 9 a, and the addition of Floor Plans H-M1a, H-M2a, and H-M2b

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SECTION I

ARCHITECTURAL GUIDELINES COMMITTEE

I. STATEMENT OF PURPOSE AND OBJECTIVES

The Villa Lago Owners Association, Inc. (VLHOA) and the Sandestin Architectural Review Board (ARB) are desirous of an aesthetically pleasing and functionally convenient community.

ARB approval must be obtained for any construction or improvement projects within Villa Lago, including, but not limited to residential dwellings, garages, any type of porches, patios, sidewalks, driveways, parking areas, walls, fences, lake bulkheads, exterior lighting and any exterior changes or alterations to existing improvements, including without limitation, colors of any exterior surface or material.

ARB approval must also be obtained for landscaping, cut and fill operations, and drainage, as well as the removal of any tree, six inches (6") or more in diameter, measured at a height of four feet (4') from the base, and also all hardwood trees three inches (3") or more in diameter measured at a height of 4 feet (4') from the base.

Villa Lago is committed to quality and consistency within its neighborhood environment. The architectural theme and personality in Villa Lago is a Tuscan Mediterranean style and the architecture and land plan for the area is primarily stucco with barrel tile roofs, distinctive patios, front entrances, driveways with parking to accommodate 2 vehicles and parking for 1 golf cart if space allows.

Objectives for Villa Lago:

- 1. Prevent excessive or unsightly grading, indiscriminate earth moving or clearing of property, removal of trees and vegetation which could cause disruption of natural water courses or scar natural land forms.
- 2. Ensure that the location and configuration of the proposed improvements are visually harmonious with the terrain and vegetation of the residential lot and with surrounding owner's lots and the structures do not unnecessarily block scenic views from existing structures or tend to dominate any general development or natural landscape.
- 3. Ensure that the architectural design of proposed improvements and their materials and colors are visually harmonious with Villa Lago's overall appearance and design theme.
- 4. Ensure the plans for landscaping provide visually pleasing settings for structures on the same lot or parcel and on adjoining or nearby lots or parcels, do not impound or direct water drainage on neighboring property and blend harmoniously with the Villa Lago landscape theme.
- 5. Ensure that any proposed improvements comply with the provisions of these architectural guidelines and restrictions set forth in the applicable Declarations.

II. VILLA LAGO ARCHITECTURAL GUIDELINES COMMITTEE

By Resolution, The VLHOA Board of Directors has created an Architectural Guidelines Committee ("AGC"), the members of which are to be appointed from time to time by the Board of Directors. The purpose of the AGC is to assist Villa Lago owners and Sandestin ARB in the ARB approval process and application of these Guidelines to construction, improvements and exterior modifications within Villa Lago. The AGC may obtain the services of additional consultants as needed but are not authorized to spend association funds absent approval from VLHOA Board of Directors.

The AGC is to handle the day-to-day processing of submissions and coordinating with the ARB and VLHOA's appointed AGC administrator including the following:

- 1. Providing copies of these Design Guidelines and ARB Guidelines.
- 2. Coordination of pre-design conferences to consider existing data relating to a particular project or home site, adjacent properties and structures, easements, setbacks, and other relevant factors.
- 3. Coordination of submissions for ARB meetings and member notification with AGC Administrator.
- 4. Review project plans for completeness and compliance for submission to Sandestin ARB with a recommendation for approval or disapproval.
- 5. Communicate AGC activities and owner submissions to the Villa Lago Board of Directors.
- 6. Communicate with Sandestin ARB, builders/contractors, and Villa Lago owners as appropriate to facilitate the prompt review and ARB approval.

The AGC will conduct monthly meetings to review and discuss active submissions to the ARB, noticed in accordance with Florida Statutes. Owners wishing to appear before the AGC in conjunction with a project or construction application will notify the AGC Administrator and request to appear. In the event there are no active or pending AGC submissions, no meeting is required.

III. MEMBERSHIP

The AGC will be appointed by the VLHOA Board of Directors. The AGC will consist of three (3) members who are members of the Villa Lago Owner's Association. In addition, the VLHOA Board of Directors has the right to appoint an architect, engineer, real-estate developer or building contractor to the AGC, even if not a member of VLHOA.

The VLHOA Board of Directors reserves the right to approve recommendations and to request replacement of any member who does not adhere to the spirit and intent of the AGC mission. The members will be selected for a maximum two (2) year term. A quorum of the AGC consisting of a majority of committee members must be present to convene an AGC meeting.

IV. ADMINISTRATOR

A member of the VLHOA Board of Directors will act as the AGC Administrator. This person is appointed by the Board of Directors and is not a member of the AGC.

The administrator's duties are to handle the day-to-day responsibilities of processing submissions and coordinating activities with the AGC and the ARB including the following:

- 1. Explanation and interpretation of Design Guidelines.
- Coordinate pre-design conferences between the AGC and owners or owner's representatives to consider existing data relating to a particular project or home site, adjacent properties and structures easements, setbacks, and other relevant factors.
- 3. Review job progress, schedule AGC and ARB inspections, and communicate AGC recommendations regarding projects submitted to the Sandestin ARB.
- 4. Review project plans for completeness prior to being submitted to the AGC.
- 5. Communicate AGC and ARB activities to the Villa Lago Board of Directors.
- 6. Schedule owners to appear before the VLHOA Board of Directors if a recommendation of the AGC is in conflict with an owner's opinion.

V. VARIANCES

All variance requests of a substantial nature must be submitted in writing to the AGC in addition to and prior to or contemporaneous to submission of such request to the Sandestin ARB. Any variance granted by Sandestin ARB will be considered unique and will not set any precedent for future decisions.

VI. SANDESTIN ARB ARCHITECTURAL REVIEW PROCEDURES

A copy of the Sandestin Architectural Design Guidelines, as amended from time to time, is available at the Sandestin Homeowners Association Offices. All owners must comply with these procedures.

Section II

BUILDING GUIDELINES AND ARCHITECTURAL STANDARDS

SINGLE FAMILY VILLA LAGO

By resolution, and pursuant to the ARB's authority exercised pursuant to the SOA Design Guidelines, VLHOA Board of Directors has created the following standards which are consistent with existing structures and building plans for existing homes in Villa Lago and have been approved and adopted by the Sandestin ARB for Villa Lago, and may be revised from time to time.

The AGC will work to facilitate Sandestin ARB's review of all architectural and landscape drawings and plans for residences to be built in Villa Lago, for conformance to these guidelines and standards in consultation with the builder (or owner's representative).

Approval must be obtained in writing from the ARB prior to the commencement of any site clearing or construction. Changes and additions will follow the same approval process. Non-approved changes and modifications are subject to fines and removal or restoration. Previous approvals are not precedent for another parcel within Villa Lago.

Drawings and standards must be submitted in both hard copy and digital format that can be distributed to AGC and ARB members as e-mail attachments.

There are approved household designs for Villa Lago. Several of these plans have approved options designed by Creative Design Associates (CDA). These plans are the intellectual property of CDA and there likely will be a charge by CDA for their use. Owners are allowed to use alternate architects, however plans submitted to the ARB must be similar in exterior design features, appearance and finishes to those exhibited in existing structures in the Villa Lago neighborhood and otherwise comply with these Guidelines.

Approved exterior elevation sketches are at the end of these Guidelines.

In accordance with ARB Guidelines, construction must start within 12 months of final ARB approval and must be completed within 18 months. Construction is deemed to have begun when the lot is first cleared for construction. An extension may be requested from the SOA ARB if submitted prior to the end of the 18th month of construction. The ARB approval date is valid for 12 months following the date of the approval letter. Construction must commence within the 12 month approval period. If the owner does not begin construction and does not apply for an extension within the 12 month period, the approval process must be repeated to include all processing costs.

Villa Lago residences will continue to be constructed in the Tuscan Mediterranean Villa style and will be consistent with exterior features and appearance to existing homes.

Members of the AGC and the ARB will have the right to inspect the property under construction giving reasonable notice and during normal business hours.

1. Residence Building, Accessory Structures and Setbacks

Building setbacks and building footprints presented represent the placement of buildings, garages, fences, covered porches and balconies and patios on Villa Lago lots. All of the items mentioned above, including hardscapes, shall be located within the five foot (5') side setback lines and the lot front and back setback lines with the exception of the driveway and cart paths and shall be shown on the architectural drawings. At no time shall any improvements, to include driveways and cart paths extend beyond the property lines with the exception of street access and except in the event of a home constructed on adjacent lots. Homes constructed on adjacent lots must comply with Section 5 below. All building plans are to meet Local and State Plan review guidelines and be drawn in accordance to these standards prior to submission.

Setbacks established by Sandestin ARB in Villa Lago are as follows; Front on all lots - 20', Side on all lots - 5', Rear on Golf course lots - 15', rear on interior lake lots and south exterior lake lots (35-48) -5'.

2. Building Heights

Maximum building height is twenty eight feet (28').

3. **Easements**

No permanent structure may be placed on any established utility easement. Easements are located between the following properties; Lots 40/41, 88/89, 102/103, 111/112, 126/127, 96/97, 135/136. See the Villa Lago Site plan at Walton County for detail.

4. Square footage, stories including garages and second story restrictions

All residences shall be two-story construction and have a minimum of 1605 square feet and a maximum of 3100 square feet. Square footage is defined as that which is heated and cooled (to include garage) and does not include porches. The garage must have a two (2) story elevation and must be attached to the residence.

The second story shall meet the front, rear and side setback requirements and match the first floor foot print. The second floor patio may be enclosed or have a roof with allowed columns.

5. Reduction of density and automobile parking space allocation in specific situations

An owner may build a home on two adjacent lots. Authority to approve such construction rests with Sandestin ARB and must be consistent with Walton County and ARB requirements.

Residences constructed on more than one lot will be limited to two (2) lots maximum. The structure must be constructed over the center property line of the adjacent properties to meet Walton County Land Development Code Requirements. All SOA and VLHOA assessments are to be paid on both (2) lots. The maximum square footage allowed will be 3100 square feet. Automobile and golf cart parking must be designed to accommodate three (3) cars and one (1) golf cart. No significant change in front, side

and rear elevations will be allowed and homes must look similar in design, features and finishes to those exhibited in existing structures in the Villa Lago neighborhood and use modifications to current approved plans as a basis for their design.

Lots 1, 7, 16, 20, 25, 31, 35, 85, 108, 115, 136, and 137 have additional front footage. These properties have the capacity to design parking for a third automobile. This benefit is at the owner's option and must be submitted with the building plans if desired.

6. Finished first floor elevations

The first floor elevation will be between eighteen inches (18") and twenty four inches (24") above the crown of the adjacent roadway in compliance with all county and municipal requirements and permits. The minimum garage floor elevation will be twelve inches (12") and a maximum of sixteen inches (16") above the crown of the adjacent roadway in compliance with all county and municipal requirements and permits. Concrete slab must meet all County and State Building Codes. Termite protection must be in place per County and State requirements.

7. Exterior Appearance

- a. Exterior elevations The architectural design throughout the Villa Lago neighborhood will incorporate exterior stucco walls of a texture compatible with the existing residence walls. Approved precast concrete columns or stucco columns are allowed and must comply with the existing architectural design in the neighborhood. Exterior railings must be aluminum and balustrades must be cast cement.
- b. Windows and glass doors Window style shall match existing window style in the neighborhood. Bronze aluminum frame, single hung with impact windows are the approved selection. All glass must meet municipal, state and federal building codes.
- c. Roofs –The exposed roofing material will be concrete barrel tile of a size, shape and color to match existing roofs. (Casa Grande, Monier) Roof overhangs for gable roofs will be sixteen inches (16") and for hip roofs will be fourteen (14") and shall match existing overhangs. Soffit and fascia material will be brown vinyl consistent with the approved color palette. Functional roof accessories such as heating vents shall match the roof color and be located away from the front entry elevations. Galvanized flashing required.
- d. Doors Front entry doors shall be 8' mahogany 6 light 3080 in size with a clear finish and be in compliance of wind load codes and have ARB approval. Other ground floor doors shall be 8' fiberglass and second floor doors shall be 7' fiberglass, full view with one light fiberglass impact glass. Finish and paint of the doors on each elevation must match in style, color, and material.
 - Garage door must be painted steel with no windows, Wayne Dalton brand. Garage and golf cart doors shall match existing doors in style, material and color. Each door shall accommodate only a single vehicle.
- e. Shutters Bahamas Style shutters of wood, composite or metal are acceptable in SW CD Jones Dark Brown, Natural finish and designer colors.

- f. Hurricane Shutters Hurricane shutters must meet current Florida State and ARB standards for construction, installation and removal. Details for all proposed hurricane shutters must be submitted independently to the ARB for approval prior to installation.
- g. All exterior materials, colors, and finishes must be listed separately by the contractor and receive approval in advance of construction. An approved color, listed below, must be used. Physical Stucco color boards must be provided at time of application, must match approved VL Stucco colors, ARB Stucco sample boards and be posted at the construction site throughout construction. Diversified Supply of NW Florida, LLC (850-267-1002) has developed Villa Lago's Stucco formulas that match the Stucco colors on the chart below and the stucco boards located at the ARB.

Homes constructed next door to one another may not use the same exterior color. Trim will be SW CD Jones Dark Brown. The soffit manufacture and color is Alside, style Charter Oak, color London Brown. Designer colors shown below are a shutter option only to be used with specific exterior colors.

A Three-coat, integral color Stucco system is the approved stucco application. The 3rd application must use a "Senergy" Custom Color Senerlastic (elastomeric coating) Classic Maxi White Base. Classic/Worm is the approved Stucco design. Acrylic finishes are not approved.

A home that is repainted the originally approved color does not need to go through the approval process.

The exterior colors are listed below:

Color <u>Paint</u>	Code	<u>Stucco</u>	Trim <u>Standard</u>	Designer <u>Colors</u>
Inviting Ivory	SW6372	VL Ivory	*SW CD Jones Dark Brown	Green Sprout SW7728
Practical Beige	SW6100	VL Beige	*SW CD Jones Dark Brown	n N/A
Tatami Tan	SW 6116	VL Tan	*SW CD Jones Dark Brown	n N/A
Solaria	SW 6688	VL Yellow	*SW CD Jones Dark Brow	n N/A
Ambitious Amb	er SW 6366	VL Amber	*SW CD Jones Dark Brow	n N/A
Honeycomb	SW6375	VL Honeycomb	*SW CD Jones Dark Brow	n N/A
Sunrise	SW6668	VL Gold	*SW CD Jones Dark Brown	n N/A
Grassland	SW6163	VI Grassland	*SW CD Jones Dark Brow	n Olive Grove SW7734
Garden Sage	SW7736	VL Sage	*SW CD Jones Dark Brow	n Stucco SW7569
Neutral Ground	SW7568	VL Neutral	*SW CD Jones Dark Brow	n Khaki Shade SW7533

*SW CD Jones Dark Brown Paint formula

BAC Colorant OZ 32 64 128
B-1 Black - 44 - G2-New Green 2 20 1 1
N1- Uaber 4 20 1 1
R2 - Maroon - 41 1

- h. Exterior door hardware (front and rear) must be similar in design as exists in the neighborhood.
- i. Exterior Light Fixtures: Black/Bronze finished lanterns that must be similar in design as exists in the neighborhood.

8. **Landscape**

- a. Landscape Plans Villa Lago has four (4) approved landscape plans which have been developed by a Florida licensed Landscape Architect. These plans take into consideration utility boxes, smaller back yards of lake properties and development of new homes on contiguous properties. Each new home must submit a specific landscape plan with a hardscape design using one of the four (4) approved plans for that particular property to the ARB for approval prior to the start of construction. Landscape plans are inspected and approved for plant material and location only. Modifications will be considered but must be submitted to the ARB for approval. A separate drawing must be submitted showing modifications, additions with an itemized list of changes. All modifications must fit the theme, texture and character of existing landscape in the neighborhood.
- b. Abutting Patios on Adjacent Lots This situation should be avoided by house design. However, patios that face each other must show additional landscaping in the landscape plans to maximize privacy. The approved ARB and landscape design is set forth below.
 - Plant four (4) Podocarpus, 15 gallon, along the side of both patios for a total of eight (8) plants.
 - Plant three (3) Podocarpus, 30 gallon, along the side of both patios for a total of six (6) plants.
- c. Trees Tree removal for construction will be in accordance with SOA ARB guidelines. At least one, and two if desired, Live Oak trees matching existing trees in specie and size will be located in front of each residence between the residence and the curb. Sabal Palm trees will number between 3 and 6 per lot. Other trees may include Italian Cypress, tree form Ligustrum, Oak and Crepe Myrtles. The SOA Architectural Guidelines Sections, Street Trees and Canopy Trees should be referenced for additional detail.
- d. Shrubs and Bushes Plantings shall be similar and compatible to existing landscaped lots and conform to the approved landscape plans.
- e. Landscape lighting Landscape lighting is not permitted.
- f. Turf Grass Turf grass will be St. Augustine and will not be over seeded with any other type of grass at any time during the year.

- g. Fountains or water features that are visible from the street must be shown on the landscape plan. Other forms of yard art will not be permitted unless previously approved by the ARB.
- h. Soil condition The soil condition in Villa Lago is not conducive to the excellent growth of plant life. An owner should consider treating the soil prior to the initial landscaping. The HOA has a remediation plan in place that addresses this issue with existing homes.

9. Driveways and Walkways

- a. Driveways and walkways Construction will be of pavers of a size, color and pattern to match existing installations. The approved manufacturer is Hardscapes USA, Pattern and Style is Cobblestone, 60 millimeters, 2 piece 5"x5" and 5"x8". The color is St. Joe Charcoal. A boarder of 5"x8" pavers is required.
- b. Driveways The shape of the driveway shall be defined on the drawings. Circular driveways are not permitted. Driveways shall not contain sports equipment.
- c. Walkways Walkways are to be constructed of approved pavers consistent with that currently existing in the neighborhood driveways and walks. Walkways from the parking area to the front porch area are allowed. No other walkways are allowed in order to maximize parking and landscape area at the front of residences.

10. Garages

All garages must be attached to the residence and face the street. Garages for golf carts may be incorporated into the residence structure with the door facing the street or a neighboring lot if space allows. Lot size and configuration allows lots 1,16, 25, 47, 48 and 85 to be considered for a side entry golf cart garage as well as homes built on two (2) lots per section 5. An approved cart drive must be constructed with material matching driveways and walkways (see Section 9a) in the neighborhood.

11. Walls and Fences

No walls or fences are permitted, except in the below circumstances, if approved by the ARB in accordance with its authority under 9.3 of the Villa Lago Declaration of Easements, Covenants, Conditions and Restrictions.

- a. For homes that have abutting patios, a wall will be considered in place of the ARB approved landscape plan for abutting patios. In no instance will an approved wall exceed 6 feet in height and if approved, must be of masonry construction, be attached to a residence and have the same finish and color scheme as the residence. The wall may not extend more than two feet (2') beyond the rear foot print of the home. The distance permitted for the initial extension of the wall from the home is dependent on the property dimensions and landscape maintenance access needs. Each request will be considered on a case by case basis.
- b. For a home that backs up to the lake, a property owner may request approval from the ARB of a fence that matches the common area fence surrounding the lake (lots 35-48). Such fences, if approved, must be 4 feet in height and must allow easy access for lawn maintenance.

12. Pools, Spas and Cabanas

Pools, spas and cabanas will be considered based on SOA Architectural Guidelines. Lot size, visibility from common areas, the effect of pool and spa equipment noise levels on neighbors, and pool and spa equipment concealment will be determining factors in ARB approval of such proposed additions.

13. Porches, Patios, and Balconies

- a. Porches shall be designed to complement the architectural components of the residence. There shall be no front uncovered patios.
- b. Cart storage driveways constructed of approved pavers may be located on sides of the residence and must be shown on the drawings and remain within the property lines.
- c. Balconies shall not extend beyond setbacks. Front balconies may only be used for architectural appearance and must be consistent with those currently installed.
- d. Flooring of front entryways (porches) and rear porches and balconies shall match the design and material of existing homes in the neighborhood.
- e. Extended patios off the main porch shall be constructed from material described in Section 9a. No decks are allowed.

14. Mailboxes

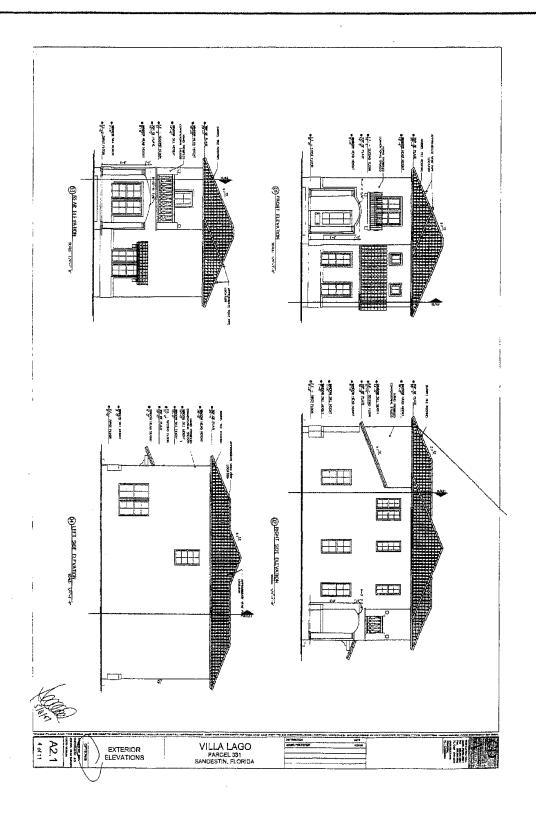
Clustered mailboxes are provided. No individual mailboxes will be permitted.

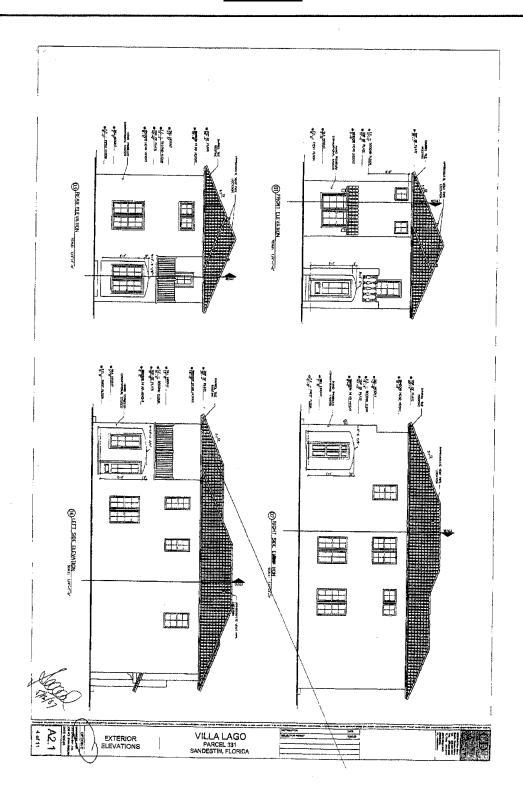
15. Exterior Lighting and House Numbers

- a. Light fixtures of a style, type and size consistent with those currently installed shall be placed on the front of the house at each side of the front windows or at the outside edges of the garage doors or between the two garage doors at an elevation consistent with those currently installed and also shall be placed at the entrance door if wall lights are used. Fixtures shall be similar in size and finish to that currently in the neighborhood.
- b. House numbers consistent with the style and color currently installed shall be placed adjacent to the entrance door. No other numbers are permitted.

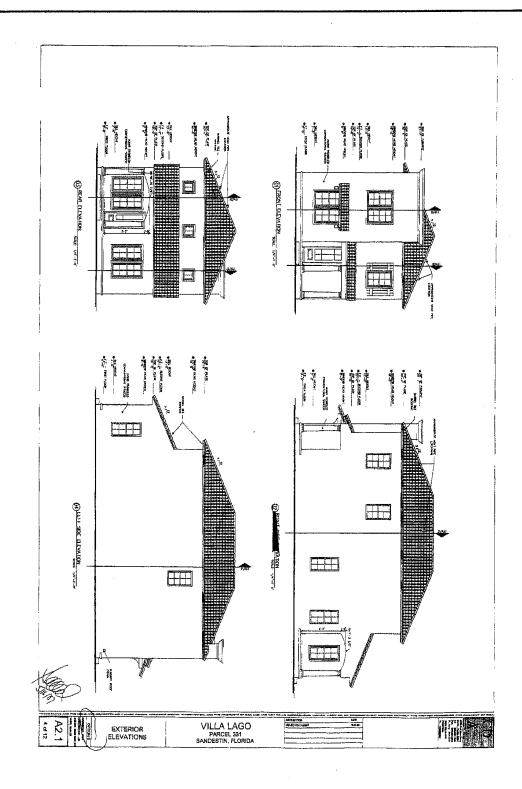
16. **Fireplaces**

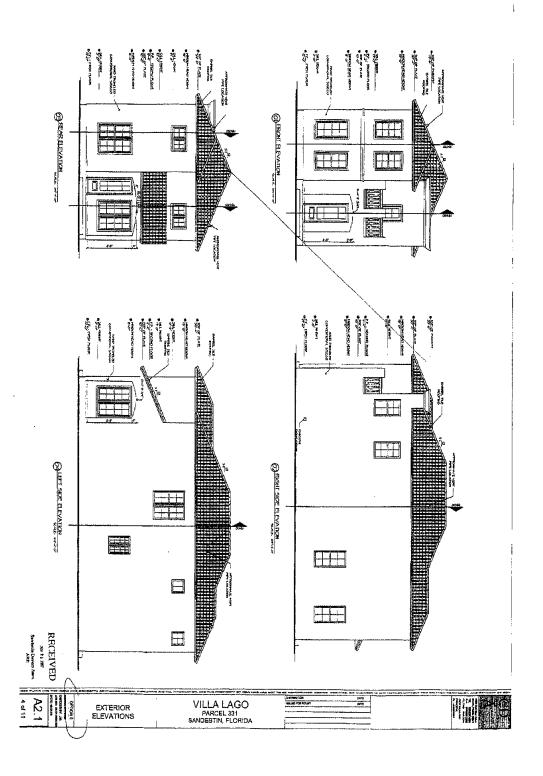
Fireplaces are not permitted.



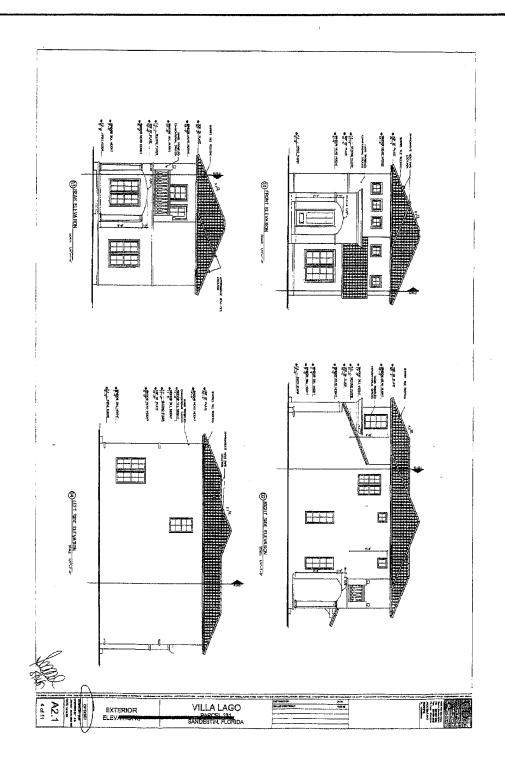


OPTION D

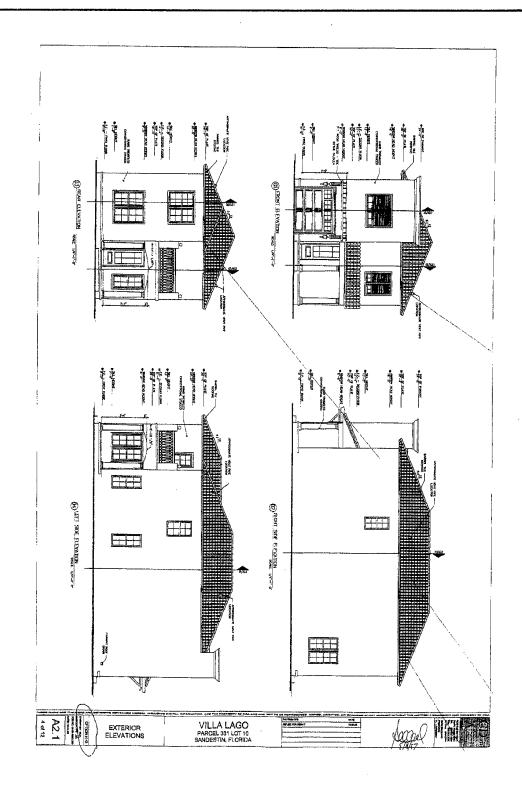


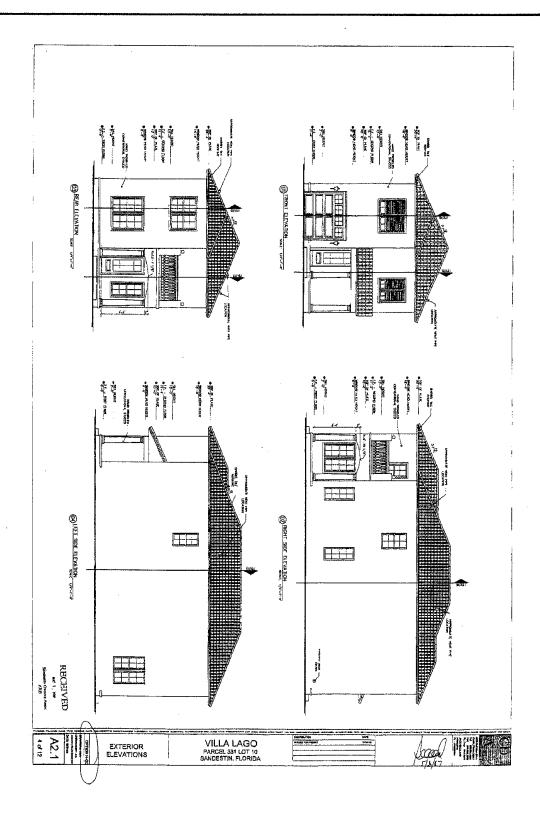


OPTION F



OPTION H-G





Option H - M1a



OPTION H - M2a



OPTION H - M2b

