SNUG HARBOUR CONDOMINIUM RESIDENTS GUIDE

Rules, Procedures, Checklists, and Other Useful Information

Version 1

SUMMARY OF CHANGES:

Date Approved	Version	Description of Updates
07 December 2024	Version 1	Initial Version Adopted

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Introduction

Welcome to Snug Harbour Condominium! We hope you enjoy the majestic views and fun under the sun. Ours is a welcoming and friendly community. We take pride in looking after and helping one another. Be courteous to everyone you meet here as we share this community with each other.

Residents are encouraged to familiarize themselves with these rules and the attachments. All residents and their guests are required to adhere to the rules and procedures published in this annex to help keep our community clean, safe, and enjoyable. Please do your part to keep the common areas clean and tidy. Clean up your own messes and use the trashcans and dumpsters. Owners and residents should obtain appropriate insurance for potential losses to their unit, damages caused to the units of others, and damages to the condominium property.

These rules will be reviewed periodically and updated as needed. Future versions of this annex approved by the Board of Directors (BOD) will supersede any previous version and will be posted on the official Snug Harbour website along with other important information:

https://snugharbourcommunity.com. There is an owner-secured section of this website that requires a user name and password. Contact the Community Association Manager (CAM) to get login credentials.

In the event of a conflict, the following documents take precedence (in order):

- 1. Florida and Federal Law
- 2. The Snug Harbour HOA Declaration of Condominium (DOC)
- 3. The Snug Harbour Articles of Incorporation
- 4. The Snug Harbour HOA Bylaws
- 5. These rules and procedures

Snug Harbour is a "private accommodation" per the Federal Housing Administration (FHA) (Vol 56 No 44 pg 9473). ADA restrictions do not apply to Snug Harbour as ADA restrictions only apply to public accommodations.

The HOA is not a law enforcement agency or emergency response organization. Owners should contact the proper authorities for law enforcement and emergency response, such as the sheriff's office or 911 (see Useful Links).

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Terms

When used in this document:

The term "HOA" refers to the Snug Harbour Condominium Homeowners Association, Inc., which is a non-profit corporation in Florida.

The term "BOD" refers to the Board of Directors of the HOA. The BOD manages the affairs of the HOA and takes actions on behalf of the HOA.

The term "CAM" refers to the Community Association Manager. The current CAM is listed in the "Useful Links and Contacts".

The term "DOC" refers to the Declaration of Condominium for this property.

Guest(s) refers to person(s) who are invited onto the condominium property who are not owners or tenants.

Owner(s) refers to the owner of a condominium unit.

Resident(s) refers to the person(s) residing in a unit, whether an owner, tenant, or guest.

Tenant(s) or Renter(s) refers to the lessee of an owner's unit.

When this document refers to approvals or other actions by the BOD, it means approvals or other actions by the BOD during duly constituted BOD meetings per the HOA Bylaws.

When this document refers to approvals or other actions by the HOA, it means approvals or actions by the BOD, the CAM, or individuals designated by the BOD for that topic or issue.

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Rules¹

Section 1: General

- 1. Owners shall ensure that their unit is maintained, clean, and sanitary. Owners are responsible for the conduct of their renters, guests, and pets. An owner is responsible for any loss or damage to the common elements or other units as a result of their misuse, carelessness, negligence, or lack of maintenance. The cost to repair damages will be assessed to that unit owner.
- 2. Owners and guests are reminded that quiet hours are from 11:00 pm to 7:00 am during which time noise shall be kept to a minimum.
- 3. Outside of emergency repairs, contractors and other workers may only perform work from 7:00 am to 6:00 pm Monday Friday, and 8:00 am to 5:00 pm Saturday and Sunday unless otherwise approved by the HOA. Loud noises from construction such as hammering or grinding should only occur from 8:00 am to 5:00 pm each day.
- 4. Contractors shall take all associated job materials, tools, and debris with them. They are not to store materials, tools, or debris in common areas without the expressed written permission of the HOA.
- 5. The HOA must maintain the means to access every unit (via key or code) in order to conduct scheduled maintenance or in the event of an emergency. If the owner does not provide access keys or codes and the HOA has to forcibly enter a unit, any resulting damages or repairs are the responsibility of the unit owner. Nothing is allowed to block fire lanes, ground floor walkways, building entryways, unit access walkways, and unit entryways at any time, a 4 foot wide margin shall be maintained to allow passage through these areas for emergency responders.
- 6. Luggage carts are to be returned to the lower lobby staging area as soon as possible after use to make them available to others. Luggage carts are restricted to residents use only. Vendors and contractors are not authorized to use them.
- 7. Garbage must be contained in plastic bags and tied shut before depositing in the trash chute. To prevent blockage or damage to trash chute and dumpsters. Boxes, large items, and heavy objects must be carried down to the dumpsters. Boxes must be broken down and placed flat in the dumpster to save space.
- 8. To preserve the functionality of the plumbing, owners are not to put any type of hazardous wastes, grease, shrimp peels, or other clogging materials down sink drains or disposals.
- 9. Fireworks as defined in Florida Statute (F.S.) (2006) § 791.01 are not to be used on Snug Harbour Property. This provision excludes sparklers, party poppers, glow sticks, snaps which are allowed for use on New Year's Eve and the Fourth of July on the ground floor on the south side and away from the building. Owners are responsible for cleaning up the area after their use.
- 10. For the privacy and safety of owners, operation of remotely controlled flying devices (Drones/Unmanned Aerial Vehicles (UAV)) is not allowed except when permitted in writing by the HOA. Note that Snug Harbour is in the flight path for the Pensacola Naval Air Station and drone usage is severely limited or prohibited in this area regardless of HOA rules or permissions.

¹ Adopted in accordance with Section 21 of the HOA Bylaws.

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- 11. As an addition to the allowance set forth in our DOC Section 10.3 "Exterior Windows, Walls and Doors",
 - a. Seasonal lights are authorized for display on balconies and must be hung securely by non-damaging means (i.e. zip ties to the railing, command strip hooks, etc.). These lights must be acceptable to other owners and not cause a nuisance.
 - b. Owners may hang wreaths, welcome signs, family name, monograms, and seasonal decorations on owner's entry way doors by non-damaging means such as over door hangers or command strip hooks. All such items must be respectful and not offensive to others
- 12. Owners and their real estate agents are reminded of DOC Section 10.9 "Signs":
 - "No signs (including without limitation "for lease" and "for sale" signs) shall be displayed from any unit, Limited Common Elements or on the Common Elements, except such signs as shall have advance written approval by the Board of Directors of the Association, and any such signs required by the Developer."
- 13. In accordance with DOC Section 23, lease agreements must be for 30 days or more. Weekly rentals are not allowed. See Attachment 5 concerning rentals.
- 14. Residents and guests must have an approved means to identify themselves as an authorized user of amenities at Snug Harbour as designated by the HOA (i.e. parking decals, key fobs, etc.).
- 15. These rules are enforceable by the HOA. In several locations, the rules mention that violation may result in a fine, but those are simply reminders that fines could be imposed for violations of that rule, and does not imply that fines would not be imposed for violations of the other rules.

Section 2: Pools

- 1. Outdoor pool hours are from dawn to dusk.
- 2. Indoor pool hours are from 5:00am 11:00pm.
- 3. The use of the pools or hot tub is at your own risk. No lifeguards are on duty.
- 4. DIVING is NOT permitted. The "feet first" principle should be followed.
- 5. Only personal flotation devices, water aerobics gear, swimming equipment, pool toys, and single person sized floats (i.e. Pool noodles, lounger floats, etc.) are allowed in the pools. Oversized inflatables are not allowed.
- 6. All personal items must be removed from the pool and decks after pool hours. No items may be left overnight.
- 7. Furniture in the common areas is first-come, first served, and cannot be reserved.
- 8. Children under 12 are not allowed to be in the pools without adult supervision.
- 9. Children under 6 are not allowed to be in the hot tub at any time.
- 10. CHILDREN IN DIAPERS MUST WEAR SWIM DIAPERS.
- 11. Pets are not allowed at any time inside the fenced in pool area or the indoor pool/bathhouse
- 12. Footwear must be worn to and from the pool areas.
- 13. All persons in the pool must wear appropriate swimwear.
- 14. Everyone must dry themselves after leaving the pool and before reentering the main building to prevent puddles and slippery conditions on the common walkways.
- 15. Glass containers of any kind are not allowed inside the fenced in pool area or inside the indoor pool/bathhouse.
- 16. Food is not allowed inside the fenced in pool area, pools, saunas, or inside the indoor pool/bathhouse.
- 17. Turn off spa jets after use.

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Section 3: Fitness Room, Sauna, and Bathhouse

- 1. Fitness room, sauna, and bathhouse hours are 5:00am 11:00pm.
- 2. Food or glass containers of any kind are not allowed in the fitness room, sauna, or bathhouse.
- 3. When using exercise equipment, wear proper workout attire including footwear.
- 4. No wet swimsuits allowed in the Fitness Room.
- 5. Ensure all equipment is stopped and wipe down equipment when finished.
- 6. Turn off all lights and the television and clean up after yourself prior to leaving the fitness room. Take all personal items with you.
- 7. Turn off sauna after use.
- 8. No one under the age of 16 is allowed in the fitness room without direct adult supervision.
- 9. No one under the age of 16 is allowed to be in the sauna without direct adult supervision.
- 10. Children under 6 are not allowed to be in the sauna at any time.

Section 4: Pets

- 1. In accordance with DOC Section 10.10, residents are authorized to have no more than 2 dogs and 2 cats living in their unit at any time. This limit applies to all pets in the unit, including any pets of guests.
- 2. Residents and guests are required to clean up after their pet. For the convenience of all residents and guests, there are pet waste bags and waste bins on the east and west sides of the property. Failure to properly clean up after a pet can result in the issuance of fines to the owner. As a courtesy to our cleaning staff, residents, and guests, please dispose of used pet waste bags in the designated pet waste bins or place them directly in the dumpster.
- 3. Residents and guests are responsible for their pet's actions and ensuring appropriate behavior. Pets are not allowed to be a nuisance to other owners. The HOA can require the removal of any pet that becomes a nuisance such as continual loud barking, biting, destruction of property, etc.
- 4. Pets must be under direct control (i.e. leash, e-collar, harness, pet carrier, carried in-arms, etc.) at all times in the Snug Harbour common areas and on condominium property.
- 5. Farm animals are not authorized on the premises at any time.
- 6. Breeding of pets is not permitted on the premises.
- 7. Only as authorized by a renter's lease agreement are renters allowed to have pets and if pets are allowed by their lease agreement, shall adhere to the same rules and restrictions as residents and guests.
- 8. The owner is ultimately responsible for damages caused by their pets and those of their renters or guests.

Section 5: Parking

- 1. All residents must register their vehicles with the CAM and display the correct tags / stickers as directed. Failure to do so may result in the issuance of a fine and towing.
- 2. All guests, visitors, and contractors must register their vehicles per the appropriate parking management system for the period they are on site and park in designated areas.
- 3. Residents are asked to refrain from using visitor parking spaces when possible to maximize available spaces for vendors, contractors, visitors and guests.
- 4. For residents and guests who need a shorter distance to travel to enter the building there are courtesy parking spaces near the building entrance. Please use those only if / when needed.
- 5. The parking slots beneath the building are "limited common elements" that are reserved for certain units. Do not block these parking slots or use them without the owner's permission.
- 6. Owners of designated spaces beneath the building should park in those spaces and not in the common parking lot. They are also authorized to park their golf cart, skiff, kayak, PWC, and small personal trailers overnight as allowed by the size of their space. Parking for the purpose of

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long term storage (i.e. exceeding 96 hours) of these items in these spaces is not permitted without prior written approval of the HOA.

- 7. Without prior written approval by the HOA, ATVs, trailers, boats, boat trailers, personal watercraft, motor homes, mobile homes, truck (other than a passenger vehicle), commercial vehicles, or any other machine, equipment or apparatus are not permitted to be parked on any of the Condominium Property.
 - a. "Commercial vehicles" refers to oversized vehicles and is not to prevent residents from parking their daily use personal SUVs, vans, cars, and pickup trucks that may also display company, logos, graphics and lettering on the vehicle.
 - b. Transit of personal vehicles with trailers (boat, PWC, travel, cargo, etc.) attached for the purposes of loading and unloading of people and or personal items is authorized as long as it does not block the flow of traffic or access by emergency services.
 - c. Refer to Section 9 for authorized use and parking of moving trucks and trailers.
- 8. Commercial vehicles, machines, and equipment required to perform construction, maintenance, or refurbishing or repair services to a unit or the building are authorized to be on Snug Harbour Condominium property only for the period of time reasonably necessary for such construction, maintenance, refurbishing or repair. Overnight parking or storage or such equipment is prohibited without the prior written approval of the HOA.
- 9. Through a permanent stay of enforcement approved by the Board of Directors of the Association (*June 2022 Meeting*), motorcycles are authorized to be parked at Snug Harbour. To help maximize the number of available parking spaces, motorcycle owners are asked to share spaces with each other or if size permits with another of their vehicles. Motorcycles may not be parked underneath the building.
- 10. Owners are not allowed to perform vehicle maintenance on Snug Harbour Condominium property. This does not apply to minor maintenance items such as changing wiper blades, adding washer fluid, replacing a battery, changing a fuse, changing a bulb, or glass repair (by a licensed glass repair company).
- 11. Vehicles are to remain in a good state of repair and must be operable. Owners are responsible for damages and cleanup caused by fluid leaks or the vehicle itself. Derelict vehicles will be towed.
- 12. There is no offsite drainage from the condominium property. All water and residue either soaks into the soil, evaporates, or accumulates until it runs over the weirs in the bulkhead, therefore the washing of vehicles, boats, trailers, motorcycles is not permitted on Snug Harbour Condominium property.
- 13. Snug Harbour is not a public parking lot for nearby businesses and residents. Report any violations by unauthorized visitors or contractors to the CAM. Vehicles improperly parked in this manner may be towed immediately.
- 14. Parking Violations and Towing of Vehicles
 - a. Vehicles found to be in violation of parking guidelines are subject to citation, fines, and towing at the vehicle owner's expense.
 - b. The towing of vehicles will only be used as a last resort for residents at Snug Harbour, such as when a vehicle is illegally parked, blocking fire lanes, blocking building access, or a repeat offender. The property manager and / or individuals approved by the Board of Directors of the Association will contact the towing company if found necessary.
 - i. The fines process will normally be utilized before an owner's vehicle is to be towed.
 - c. To avoid the towing of contractor and visitor vehicles, owners should utilize the Association's designated parking system for vehicle registration.

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Section 6: Balcony

- 1. For the safety of everyone, objects (including cigarettes, cigars, ashes, etc.) are not to be thrown or dropped from balconies. Owners are responsible for securing furnishings and other items on their balconies.
- 2. In accordance with state and federal fire prevention statutes, wood, coal, gas, oil, fuel, or propane fueled accessories to include heaters, firepits, etc. are not authorized for use on covered balconies.
- 3. In accordance with state and federal fire prevention statutes, ONLY electric (portable or tabletop) grills or similar electric appliances are authorized for use on covered balconies and they shall not exceed 200 square inches of cooking surface. Smoke from these appliances must not create a nuisance to other owners.
- 4. Balconies shall not be used for hanging garments, towels, other similar objects, or for cleaning rugs or other household items.
- 5. Drying of laundry is not permitted outdoors.
- 6. Wind chimes are not permitted on balconies.
- 7. Hurricane shutter specifications have been developed and approved by the HOA (*see Attachment 2*). Owners are allowed to install hurricane shutters / protection on the outside of their sliding doors and on accessible windows per these specifications. The installation and maintenance costs are paid by the unit owner.

Section 7: Community Room, Beach, Grill Area, and Marina

- 1. The Community Room can be reserved by Snug Harbour residents through the CAM and may require a deposit to reserve.
- 2. All events held at Snug Harbour need to be done in a manner that is courteous to all residents. Excessive noise, rowdiness, and any illicit behavior will not be tolerated and may result in fines and restrictions on future use.
- 3. Notification of major events with large numbers of guests that will limit parking availability and increase the number of people using the amenities should be communicated ahead of time to the CAM.
- 4. Glass containers of any kind are not allowed on the beach or within either of the pool areas.
- 5. Fires are not allowed at any time on the beach.
- 6. Personal items are not to be left on the beach overnight, (i.e. kayaks, floats, boats, rafts, toys, umbrellas, chairs, coolers, etc.) and are subject to removal and owner fine.
- 7. Everyone must rinse off sand at the wash station by the pool fence and dry themselves after leaving the beach to prevent puddles and slippery conditions on the common walkways and in the building, as well as to limit the tracking of sand throughout the building.
- 8. As permitted by county ordinance, all dogs must remain under direct owner control (i.e. leash, e-collar, harness, pet carrier, carried in-arms, etc.) and are not to roam at large, but they are permitted to cross the beach and enter the water to swim. Owners are responsible for their dog's actions, ensuring their appropriate behavior and to clean-up after them at all times. Dogs must be dried off prior to entering the building.
- 9. Beached boats and boats anchored on or too close to the shore pose a safety risk to those playing on the beach and are damaging to the seagrass beds along the shore. Boaters must adhere to all laws and regulations with respect to anchoring and operating on and around Snug Harbour. Owners found in violation of this are subject to fines and citations by the HOA, Florida Marine Police, and the Florida Fish and Wildlife Commission.
- 10. Boats can only use the pole located in the water on the western edge of the property to moor.
- 11. Boat slips are individually owned and reserved solely for their owner's use. Mooring or docking (loading, unloading, temporary, or long term) to the Marina Pier is not allowed at any time.
- 12. All residents and guests shall adhere to all posted MARINA RULES as set by the Snug Harbour Marina Association.

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Section 8: Kayak Storage and Storage Areas

- 1. All kayaks, canoes, paddleboards, row boats, paddle boats, inflatable boats, rafts, floats, boogie boards, surfboards or like items must be returned to the owner's unit, personal storage unit, or assigned kayak rack space daily. ANY of these items left out on the beach or adrift on the ground floor are subject to removal and owner fine.
- 2. Kayak rack storage spaces can be rented for an annual fee. Contact the CAM for details and to check availability.
- 3. Hazardous materials, construction debris, appliances, and furniture shall not to be disposed of in the dumpsters.
- 4. Storage areas are designated by unit numbers and only that unit owner may authorize its use.
- 5. Storage area hallways must remain free of personal items, trash, and debris at all times. Do not block access to any storage unit.

Section 9: Move-In / Move Out

To minimize disruption to other residents and damage to the facilities, all residents who move in or out of a unit are subject to the following guidelines:

- Any damage caused during the move in/move out process will be charged to the unit owner.
 Heavy furniture and other objects may not be placed on the landscaping during the move. All
 boxes must be broken down and placed in the dumpster on the east side of the dumpster room.
 Other trash such as packing paper, bubble wrap, etc. must also be disposed in the east side
 dumpster.
- 2. Move in/move out dates must be scheduled with the CAM a minimum of one week in advance of the move. Moving in and out must be done between the hours of 9:00 a.m. and 5:00 p.m. only. If extended hours are required, they must be approved in advance by the CAM.
- 3. Moving Vehicle Parking. Moving vehicles may only be parked in front of the curbing to the west of the elevator lobby for no longer that the permitted moving hours, leaving room for access by residents assigned to those parking spaces. Should it be necessary to park a truck or trailer overnight, it must be parked in the northeast quadrant of the parking lot marked for visitor parking. Under NO circumstances may the front canopy area be blocked during the move in/move out process due to emergency vehicle access requirements.
- 4. Only one elevator may be used for moving furniture and goods at a time. The other elevator must be left available for others to use. If priority access to an elevator is desired, it must be requested of the CAM at least 48 hours in advance of the move in/move out date. When moving in, items must be moved from the vehicle directly to the priority elevator. The items should be moved from the elevator to your unit. Do not lean your belongings against building walls or doors or leave your personal items either in the lobby, the hallway of your floor, or any other common area. When moving out the sequence is simply reversed.
- 5. Residents need a key to their unit and a key fob for entry to the elevator lobby and the pools. A second key is required for the exercise room and dock. These keys and fobs should be provided to residents by either the previous owner, the current owner, or the rental management company. Additional or replacement keys or fobs can be provided by the CAM for a fee.
- 6. NOTE THAT IF THE LOCKS TO THE UNIT ARE RE-KEYED OR REPLACED, NEW KEYS/CODES MUST BE PROVIDED TO THE CAM. (See Section 1)

Section 10: Unit Construction / Renovation

- 1. The unit owner is responsible to ensure the Unit Construction / Renovation Checklist (*Attachment 3*) is completed prior to the start of any construction or renovation by contractors on their unit.
- 2. The unit owner / its contractor is responsible to obtain and post all relevant permits.

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- 3. Parking permits for all contractor vehicles to be parked on the property must be obtained through the parking management system in coordination with the unit owner.
- 4. No construction trailers, materials, or vehicles are to be left on the property overnight unless authorized by the HOA.
- 5. Work hours (refer to Section 1, Rule 4 of this document).
- 6. Unit owner must provide restroom and break facilities for contractors as needed, without utilizing building common areas / facilities.
- 7. The unit owner is responsible for building access for all contractors. Contractors may not prop elevator lobby doors open unless actively moving materials or equipment in or out of the building.
- 8. Equipment or materials may not be left in the elevator lobby, even for short periods of time.
- 9. The condominium has only 2 relatively small elevators, and no freight elevator. Dedicated elevator access must be coordinated with the CAM.
- 10. Work must be performed inside the unit only. No work is allowed on common elements (for example, building walkways, parking lot, etc.). Work may be performed on the relevant unit's balcony only if effectively isolated / draped to prevent ANY impact on other units / their balconies.
- 11. Materials and equipment may not be stored or staged in common areas, except in locations designated and approved by the CAM and for only the time required to complete the project.
- 12. Equipment may not be cleaned or maintained in parking lot or other common areas.
- 13. Contractor must not discard any materials in the condominium trash dumpsters. Contractor must haul off all construction debris and / or provide its own dedicated dumpster (to be placed in an area designated by CAM, and only for the time required to complete the project).
- 14. No part of a building safety system can be bypassed or disabled by residents or contractors. Any bypass or disabling must be done by the CAM and with implementation of appropriate alternative safety measures (i.e. fire watch) while the system is disabled or bypassed.

Section 11: Rentals

Unit owners or their representative (for example, rental management company) must provide the following information to the CAM prior to occupancy by a renter:

- 1. Copy of the fully executed lease agreement, showing both the lessee and lessor and rental term with start and end dates.
- 2. Fully completed Tenant Information Sheet as provided by the property manager executed by the landlord and lessee. This shall include a statement that the lessee and its guests will comply with all Snug Harbour rules and governing documents, including parking and vehicle registration, single family use, pet restrictions, noise restrictions, and that the lessee and landlord will both be liable for any infractions, up to and including eviction.
- 3. Certificate of landlord insurance showing a minimum of \$1M general liability and listing the HOA as an additional insured.
- 4. Documentation from the HOA Treasurer that all assessments have been paid and are current for the unit to be rented.
- 5. If the rental term is 6 months or less:
 - a. Documentation of registration with Escambia County and the Florida Department of Revenue for Sales and Use tax payments, or copies of the state's required documentation from the full time student or active duty military person with an exemption.
 - b. Documentation of taxes paid to Escambia County and the Florida Department of Revenue, concurrent with the payments as made.

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Section 12: Board Meetings

- 1. The HOA's BOD meetings are noticed in advance. All owners are welcome to attend and speak (with the rare exception of closed meetings per Florida law). While discussion among all participants is the BOD's normal practice, the Chair may limit owner comments to 3 minutes per agenda item.
- 2. Notices of future BOD meetings are posted in the ground level elevator lobby and typically to the HOA website and emailed to owners who have shared an email address with the HOA.

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Procedure for New Rule Proposal and Adoption

- 1. Recommendations for the addition of any new rules or modification of existing rules can be submitted in writing to the BOD.
- 2. Rule revisions will be made in accordance with *DOC Section 21* which requires 14 days advance notice to all owners. The BOD intends to submit any proposed rule changes to the owners with the advanced notice.
- 3. Rules changes will be made to this document in the appropriate section and recorded in the meeting minutes.
- 4. If owners of 20% or more of the condominium units object to a rule or rule change and submit written notice and alternative rule language to the BOD, the BOD will conduct a recorded owner vote. If owners of 50% or more of the units vote for the alternative language, the alternative language shall be adopted as a rule.

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Procedures for Rules Violations

- 1. The HOA is not a law enforcement agency or emergency response organization. Owners should contact the proper authorities for law enforcement and emergency response, such as the sheriff's office or 911 (see Useful Links).
- 2. Alleged violations of the HOA rules or DOC can be reported to the CAM or BOD. Reports of alleged violations should be in writing and include justification and credible evidence of the alleged violations and person(s) responsible.
- 3. Fines are set for each violation in accordance with Snug Harbour By-laws and Florida Statutes.
 - c. A maximum fine of \$100 a day not to exceed an aggregate of \$1,000, may be imposed for each violation by the HOA.
- 4. Upon notification of an alleged violation, a written notice of a rule violation will be issued to the violator by the CAM. The BOD will have 24 hours to review the notice prior to submittal (although such review shall not require a BOD meeting). Any objection by a BOD member will require a full BOD meeting prior to issuance of the violation.
 - a. In the instance of parking violations, electronically recorded violation notifications using the BOD approved parking management system, such as Parking Boss, will suffice for the written notification and will not require 24 hour advance notice to the BOD. These may be issued by the CAM and / or designated personnel approved by the BOD.
- 5. Enforcement of fines will be done according to *DOC Section 17.5* and Florida Statutory law, which includes reasonable notice and opportunity for a hearing to the unit owner and, if applicable, its licensee or invitee before a committee of other unit owners to determine if the fine is appropriate.
- 6. In the event a hearing is required, the President of the HOA shall select 3 or more disinterested owners to serve on the Fine Committee. The President shall preside over the Fine Committee but shall not have a vote. The alleged violator shall be given an opportunity to explain why the fine previously levied by the BOD should not be confirmed. The committee vote to confirm the fine must be by a majority of the Fine Committee members.

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Procedures for Fire Wardens

The HOA President can appoint a Fire Warden and backup Fire Warden, who would be the main contact with the fire department and the fire alarm monitoring company in the absence or unavailability of the CAM. Contact information for the Fire Warden / backup will be available to the BOD members, who can request their assistance when needed 24/7/365.

Requirements:

The Fire Warden and backup Fire Warden don't have to be board members but do need to be full time residents who are willing and capable of serving as needed. They should know how to communicate with the local fire department personnel and the HOA's fire control system contractors. They should be familiar with the location of the primary components of the fire control system and be able to access and show them to fire department personnel and contractors but are not expected to operate those systems. They should also be familiar with fire watch requirements and know who to contact to establish a fire watch when necessary. They should understand when it is appropriate to put the fire control system for a floor in "test" mode, and who to call to do so.

Although it is not a requirement, ideally, they will understand how to read alarm codes on the system, identify the source of the code, and do initial investigation of alarms. They would also understand how to use the Public Address feature of the fire system, to communicate with residents during an alarm situation.

Authority:

The Fire Warden / backup shall be given contact information and access keys / codes and authorized to instruct the monitoring company to put all or parts of the alarm system on test or otherwise bypass the fire control system when appropriate (i.e. confirmation of repeated or continuous false alarms from a defective sensor). They are authorized to call out contractors to repair the system and to establish a fire watch when needed until the system is returned to normal.

Approved/Adopted by HOA Board: 07 December 2024

Useful Links and Contacts

Snug Harbour Community Website:

https://snugharbourcommunity.com/

Snug Harbour Community Association Manager (CAM):

Debbie Waters (850) 490-7315 10447 Sorrento Rd Suite 100 #29 Pensacola FL 32507

Escambia County Sheriff's Office:

(850) 436-9620

http://www.escambiaso.com/

http://www.escambiaso.com/safety/marine-safety/

Escambia County Fire Department - Navy Blvd:

(850) 453-7772

Perdido Urgent Care:

(850) 466-8668 12385 Sorrento Rd, Pensacola, FL 32507

Perdido Bay Emergency Room:

(850) 457-2200 9400 US 98, Pensacola, FL 32506

Florida Condominium Association Codes and Statutes:

https://www.hopb.co/florida-condominium-act-chapter-718

Escambia County, FL County Codes Home:

https://library.municode.com/fl/escambia county/codes/code of ordinances

Escambia County, FL Emergency Management Hub:

https://myescambia.com/our-services/public-safety/beready

Escambia County, FL Disaster Guide:

https://myescambia.com/our-services/public-safety/beready/disaster-plan/disaster-guide

Florida Division of Emergency Management:

(850) 413-9969

www.floridadisaster.org

American Red Cross:

1 (800) 773-7620

www.yourredcross.org

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Cox Communications Community Care:

1 (844) 837-5677

CommunityCare@cox.com

Emerald Coast Utilities Authority:

(850) 476-0480 www.ecua.org

Florida Power and Light (FPL):

For outages call 1 (800) 4OUTAGE (468-8243) www.fpl.com

Pensacola Energy (Natural Gas):

(850) 474-5300

www.pensacolaenergy.com

National Hurricane Center:

https://www.nhc.noaa.gov/

Mike's Weather Page:

https://spaghettimodels.com/

Tropical Tidbits:

https://www.tropicaltidbits.com/

Federal Emergency Management Agency:

1 (800) 621-3362 www.fema.gov

FEMA Disaster Relief Assistance:

https://www.fema.gov/assistance/individual

Small Business Administration Disaster Assistance (Personal and Business):

https://www.sba.gov/funding-programs/disaster-assistance

Florida Fire Code:

https://www.myfloridacfo.com/division/sfm/bfp/floridafirepreventioncodepage.htm

Escambia County Marine Resources:

https://myescambia.com/our-services/natural-resources-management/marine-resources

Attachment 1: Fines Checklist

<u> iolation:</u>							
		ated prior to violation: Yes / No					
Rule approval date: Legal opinion concerning violation obtained (if needed) on date:							
Alleged violator name / unit: Dates and description of previous violations or notices:							
Dates and description of pro	evious violations or notices:						
Notifications (Attach copy of any notifications): Written report of the alleged violation sent to alleged violator / owner date: Other notifications to owner Owner requested hearing on date:							
Notifications (Attach copy o	f any notifications):						
		ator / owner date:					
Other notifications to owne	r						
Owner requested hearing or	n date:						
Owner informed of hearing	date / time on date:						
<u> Fines Committee Meeting M</u>	-						
Date:	Time:						
Violation Discussed by Co.							
Violation Discussed by All	eged Violator / Owner in Ques	tion					
Fine Committee Member	Agree with Fine?	Additional Notes					
		I					
Snuo Harbour Fines Comm	ittee Discussion / Recomme	endation:					
mug Hurbour Times Comm	mee Discussion / Recomme	munon.					
<u>Fine Checklist:</u>							
Notification of vi	olation correctly transmitted.						
Fines reviewed by	y - (if requested by alleged viol	ator).					
	he HOA Board and property m						
	r approved corrective actions is	sued by the Board.					
Documentation tr	ansmitted to HOA Secretary.						
	nt confirmed by HOA Treasure	er.					
Other Action(s) (s	specify):						

Approved/Adopted by HOA Board: 07 December 2024

Attachment 2: Hurricane Shutters / Protection Specifications and Policy

February 5, 2024

The Florida Condominium law in section 718.113 states:

(5) Each board of administration of a residential condominium shall adopt hurricane shutter specifications for each building within each condominium operated by the association which shall include color, style, and other factors deemed relevant by the board. All specifications adopted by the board must comply with the applicable building code.

This document sets forth the hurricane shutter specifications and policy adopted by the Board for the Snug Harbour condominium.

Sliding doors can be protected with the following type of hurricane shutter:

 Town & Country 6.8 Impact Eyewall Armor Accordion Shutters in <u>Beige</u>. https://www.tc-alum.com/products/hurricane-protection/accordion-shutters

Window shutters can be installed with this style shutter, but only for windows that can be accessed from the ground level or a breezeway (because sometimes access is needed for maintenance).

Many balconies at Snug Harbour have 2 sets of sliding doors installed at right angles to each other. In some situations, it may not be possible to install accordion shutters for both doors. In those situations, one door can be protected with the specified aluminum accordion shutters and the other with the following style of hurricane rated fabric.

• ASTROGUARD Hurricane Fabric in <u>Tan</u>. Florida Product Approval FL15208. https://www.hurricanefabric.com/home/

Note that for the fabric system, the anchors are permanently installed but the fabric is only put in place shortly before a storm and removed afterwards. Fabric placement must be done from the outside of the door – so fabric is not an option for BOTH doors on a balcony because there would be no way to re-enter the unit once both fabric were in place.

Rolling shutters are not approved and penetration of the building exterior by anchor points need to be sealed appropriately to prevent water intrusion and damage.

There is NO requirement to install hurricane shutters on a unit. That decision is up to each owner. Purchase, installation, and maintenance will be at that owner's expense. As of the end of 2023, installed costs for the accordion shutters were around \$4,000 for a large sliding glass door with 4 glass panels and around \$2,000 for a smaller sliding glass door with 2 panels. The installed fabric costs are less than half the aluminum shutter cost. Prices will fluctuate and may vary from vendor to vendor as well as from one condo unit to another.

Installation of these products will require drilling into exterior portions of the building maintained by the HOA. Professional installation of these products is required, by properly licensed and insured contractors. Any damages that occur due to installation or improper maintenance will be at the owner's expense. The HOA does not recommend any specific contractor for owners to hire but is aware of at least one local contractor who has evaluated our building and is capable of installing the specified shutters / fabric systems. Contact information for available contractors will be posted on the owner's website for ease of reference.

Approved/Adopted by HOA Board: 07 December 2024

Attachment 3: Unit Construction / Renovation Checklist

Unit #: Owner(s):	
Owner phone number:	
Contractor ² :	
Contractor license #:	
Contractor insurance carrier:	
Policy #:	Expiration date:
Association named as an additional insured	d. Expiration date:
Notice of Construction received by property manage	ger Date:
	ter ³ any portion of the unit ⁴ that is to be maintained must be submitted for HOA Board approval prior
Owner Signature:	Date:
Contractor Signature:	Date:
Property Manager Signature:	Date:
Property Manager:	
Deb Waters Creative Property Management 13564 Perdido Key Dr Pensacola FL 32507 Phone: (850) 490-7315 deb@cpmperdido.com	
Date board approval of plans was obtained (if need	ded):

² Complete this form for each contractor that is not working as a subcontractor to the general contractor.

³ "alter" does not include like-kind repair or replacement of plumbing or drywall.

⁴ Unit boundaries are defined in Section 4 of the Declaration of Condominium. The HOA generally maintains anything "behind the paint" of the walls in or surrounding the unit.

⁵ These requirements are in Section 9.1.3 of the Declaration of Condominium.

Approved/Adopted by HOA Board: 07 December 2024

Attachment 4: Community Room Usage Agreement

**Reservations can also be made on the Community Website https://snugharbourcommunity.com/

Owner:				
Unit:				
Phone:				
Requested date / times:		(for each day ⁶)		
Received On Date:	_ By:		-	

Usage Guidelines:

- 1. Though a deposit is not required to reserve Snug Harbour Condominium Community Room, as a reminder the resident responsible is liable for any damages as a result of misuse.
- 2. Guests may be invited with the owner present at all times. If the owner is not present the deposit will be forfeited and use of the facility shall be terminated immediately.
- 3. Occupant count shall not exceed safe occupancy limits of the room.
- 4. Loud music will be grounds to immediately suspend usage of the facility.
- 5. Rowdy behavior or public intoxication will be grounds for the immediate suspension of use of the facility.
- 6. NO pets or animals, with the exception of service animals (as defined in F.S Section 413.08), will be allowed in or around the Community Room.
- 7. Completed Community Room Usage Agreements shall be submitted to the CAM at least 3 days prior to the event.

Post-Usage Cleaning Requirements:

- 1. All table tops must be cleaned with glass cleaner.
- 2. Refrigerator must be cleaned of all items and wiped down free from food debris and/or spills.
- 3. All garbage cans must be emptied and free from food debris and/or spills. Trash must be disposed of in the Snug Harbour dumpster.
- 4. Floor must be swept.
- 5. AC should be set at 80 degrees in the summer.
- 6. Heat should be set at 60 degrees in the winter
- 7. All lights must be turned OFF.
- 8. Sliding glass doors and front door must be locked.

9.	The room will be checked for damages. Any damages will be billed to the resident responsible for any repairs, replacement, missing items, and/or associated cleaning fees as a result of misuse.
I have	read and agree to the above terms and conditions
	Signature / Date
⁶ Multip	le agreements may be submitted for multiple days.

Attachment 5: Tenant Information Sheet

10447	Property Manageme	ent of NW Florida, Onc. 0#29, Pensacola, FL. 325	0.7
		omeowners Association, n Sheet	
Owner's Name: _	g in unit? Yes or No Spouse:		
Home Phone		State: Zip Work Phone.	
Resident/Tenant I Resident #1 - Name Resident #2 - Name Resident #3 - Name Resident #4 - Name	Information: e: ne: e:	Unit Phone Age: Age: Age: Age: Age: Age: Age:	
Emergency Conta Name:Address:Day Phone:		Night Phone:	
		Tog#.	Ctata.
Vehicle Informat Make:	Model:	Tag#:	State:
Vehicle Informat Make: Make:	Model:	Tag#:	State:
Vehicle Informat Make: Make: Make:	Model: Model:	Tag#: Tag#:	State: State:
Wehicle Informat Make: Make: Make: Make: Living in unit? Ye	Model: Model: Model:	Tag#: Tag#: Tag#: Nur	State: State: State:

Approved/Adopted by HOA Board: 07 December 2024

Attachment 6: Hurricane / Tropical Storm Checklist

Purpose:

The Purpose of this Snug Harbour Hurricane/ Tropical Storm Checklist is to inform the board, residents and property management company of actions to be taken to best secure and prepare Snug Harbour for these potentially devastating events.

To best prepare the facility, residents, guests, and the board for a pending hurricane or storm, the below checklists are broken down by purpose and are designed to act as a guide. These checklists are not all encompassing. For each event, the president will require the property management team to lead the preparation efforts and will be assisted by volunteers and a board appointed individual as the HOA lead.

Success is premised on full cooperation from everyone. Communication is paramount and residents should notify the property manager and board of your intended plans during the affected period. This may require appointing a local individual who can assist if you are unable to do so. Lastly the property management team and the board must have updated contact information including phone, email, and an alternate contact should they be needed from each resident (*see Attachment 5*).

We are in this together and together we will succeed.

Residents:

Pre-season Checklist:

Ride-Out Checklist:

Complete Pre-storm and Pre-season Checklists
Fill up tubs with water for bathing, cooking, cleaning, pets, flushing toilet, etc.
Switch off water heater circuit breaker
Secure unit's main water valve
Lock windows and doors and secure with duct tape
Place towels inside unit along exterior walls, windows and doors to combat leaks
Ensure adequate medications on hand
Have water cleanup equipment on hand (i.e. mops, wet/dry vacuum, towels etc.)
Notify HOA Board and Property Management Company of intent to stay (Include
number/names of people/pets, emergency contact information, and Unit #)
Tie a ribbon or string on door handle to indicate unit is occupied during storm
Expect loss of power and elevator during storm
Pre-freeze ice packs, water jugs to prolong cold in refrigerator.
Limit opening of Freezer/Fridge to preserve contents longer
Routinely inspect interior of the unit during the storm, documenting any problems / leaks /
damage
**DO NOT GO OUTSIDE DURING STORM! (Even in the eye when it appears to be calm)
Tune-in to local news via available means to stay up to date on the situation and hazards
Evacuation Checklist:
Complete Pre-storm and Pre-season Checklists
Check evacuation routes for traffic and delays
Switch off water heater circuit breaker
Secure unit's main water valve
Lock windows and doors and secure with duct tape
Place towels inside unit along exterior walls, windows and doors to combat leaks
Remove / Minimize Freezer / Fridge contents that may spoil in the event of a prolonged power
loss.
Notify HOA Board and Property Management Company of how you can be reached in case of
emergency
Take valuables and important documents with you
Take all pets with you
Secure Unit
Post-storm Checklist:
Tune-in to local news via available means to stay up to date on the situation and hazards
If evacuated, wait for the safe to return statement from local authorities and the HOA board
Inspect interior of the unit following storm, documenting any problems / leaks / damage
Take numerous photos and videos of everything to refer to later
Pay attention to announcements from the board
Contact Insurance company to initiate claim (**Do not rush to settle**)
Consider applying for FEMA and SBA Disaster Relief assistance whether you think you need it
or not (**Cannot apply after deadline if later find the need**)

Property Management and HOA Board:

Pre-season Checklist:

	Disseminate Guides, emergency contacts list, checklists, and resources to help owners prepare
	Review/Update Owner Occupant List
	Check/Test emergency equipment (i.e. lighting, generator, elevators, sump pumps, boost pumps, etc)
	Set aside/Organize important Insurance and building documents for easy access
	Conduct insurance review and understand claim process
	Ensure Property Management Company/HOA has the ability to access ALL units
	Review contents of any outside storage areas (kayaks on rack, pool furniture, picnic tables,
	grills, first floor maintenance storage, etc.) and where they would be moved to in the event of a
	major storm
	**Coordinate with/Identify Elevator Service Company, Water Mitigation Company,
	Landscaping Company, Trash Removal Company, Public Adjuster, Insurance Company to confirm
	pricing, confirm response process, and timelines
	Check for supplies to combat leaks (i.e. towels, duct tape, fans, dehumidifiers, wet/dry vacuum,
	etc)
	Note any existing leaks or damage
	Take pre-season photos and videos of inside, outside, and around the building
	Create building inventory (photos, videos) to include equipment (pool, elevator, generator, etc.)
Pre	e-storm Checklist:
<u></u>	Storm Checkman
	Check/Test emergency equipment (i.e. lighting, generator, elevators, sump pumps, boost
	pumps, etc.)
	Update/Reorganize important Insurance and building documents for easy access
	Review Emergency Contact List
	Confirm Property Management Company/HOA has the ability to access ALL units
	Move contents to secure locations or are secured in place any outside storage areas (kayaks
	on rack, pool furniture, picnic tables, grills, first floor maintenance storage, trash
	cans/chute/dumpsters/, etc.)
	Ensure that all balcony contents have been secured / moved
	Prepare supplies to combat leaks in common areas (i.e. towels, mops, wet/dry vacuum, etc.)
	Turn off all pumps, close pool valves, turn off pool heaters for indoor and outdoor pool
	Stock up on extra pool chemicals for post hurricane
	Update list of any existing leaks or damage and protect those areas
	Update pre-storm photos and videos of inside, outside, and around the building
	Update building inventory (photos, videos) to include equipment (pool, elevator, generator,
	etc.) Compile stay habind list (number/names of name/nate, amorganay contact information
	Compile stay-behind list (number/names of people/pets, emergency contact information, and Unit #)
	Establish Lock-out time (water, elevator, gas, etc.)
	Backup Computer Files – Be sure that computer files crucial to running the building and
	association are backed up offsite through your management company, online, or on CDs or
	Portable Storage Devices. If portable storage is being used, make sure you remove those devices
	from the property!
	nom me property:

	Check Storm Drains for debris and remove any debris from storm drain areas to help reduce
	the potential for flooding.
	Ride-Out Checklist:
	Complete Pre-storm and Pre-season Checklists
	Secure water and gas to the building
	Secure first floor services power to prevent damage (GFI outlets, lights, elevators (if flood
	risk), etc)
	Ensure all vehicles and personal items not in a storage area are removed from underneath
	the building
	Maintenance and Property Management team do a final walk around inspection before
	storm landfall
	Finalize stay-behind list (number/names of people/pets, emergency contact information, and
	Unit #)
	Provide updates to current conditions via available means
Po.	st-storm Checklist: (In This Order):
	Check on stay-behind list personnel
	Establish a 24/7 Security Patrol (Board appointed) to assist with maintaining safety of the
	residence by identifying/addressing safety hazards, medical emergencies, looters, fire, flood, etc.
	until local services are restored and/or there is no longer a perceived threat.
	Conduct property walk around documenting damage (Video and Photos) and any safety hazards
	Coordinate with Emergency Services, Elevator Service Company, Mitigation Company, Utility
	Companies for restoral of services and addressing of safety hazards. Check Generator and Elevator status
	Restore one elevator service if possible
	Restore first floor services once safe to do so (GFI outlets, lights, elevators (if flood risk), etc.)
	Contact Landscaping Company, Trash Removal Company, Public Adjuster, Insurance
	Company, Mitigation Company
	Keep active communications and provide status updates by all available means (web, email,
	posts)
	Put out calls for volunteers to help with clean up and recovery

TOGETHER WE WILL MAKE IT!

Approved/Adopted by HOA Board: 07 December 2024

CONDITION OF READINESS REVIEW:

<u>Tropic</u>	<u>al Storm</u>	Outlook,	, Watches,	<i>Warnings</i>	<u>, and Storm</u>	Evacuation	<u>Status:</u>

Na	ational Hurricane Center Tropical forecast with impacts to Pensacola Area
Lo	ocal Weather Warnings issued by the National Weather Service
Lo	ocal Evacuation Order Status:

Conditions of Readiness:

- 0: Little to no expected impacts to Snug Harbour
- 1: Potential Hurricane/Tropical impacts to Snug Harbour (>72 hrs)
- 2: Expected Hurricane/Tropical Storm impacts to Snug Harbour (>36 hrs)
- 3: Hurricane/Tropical Storm impacts imminent for Snug Harbour (<12 hrs)
- 4: Recovery and Damage Assessment (Post-storm)

Pre-Storm Coordination Checklist:

Snug Harbour HOA Board (Actions)
Insurance (Public Adjuster)
Property Management Team (Actions)
Landscape Company / Trash Removal
Maintenance Committee (Actions)
Utility Companies
Reconstruction Committee (Status)
Elevator Maintenance Company
Water Mitigation/ Recovery Company
Generator Maintenance Company
Web Manager

Review of Condition of Readiness (COR) Actions:

Snug Harbour HOA Board Discus	sion
Property Management Discussion	
Building Status Discussion	
Member	In Attendance?
President:	
Vice President:	
Secretary:	
Treasurer:	
Director:	
Director:	
Director:	
Snug Harbour COR Achieved:	
Notifications:	
 Email to Owners (Notification and Website Notifications Posting of Notices Post Storm Safe to Return Notification Calls for volunteers 	
Report Attainment:	
Completion of COR Checklist Accompletion of Resident Checklist Completion of additional Board.	