



Frequently Asked Questions

General Information

What is WaterColor?

WaterColor is a master-planned beach community located in South Walton County along Northwest Florida's scenic highway 30A. Construction began on the 499-acre property in 2000 by developer The St. Joe Company. In 2014, the development was turned over from developer control to the HOA.

Who is CCMC?

CCMC is a community management company that has been contracted by the WaterColor HOA to manage the property. CCMC has been in business for more than 41 years and manages some of the most beautiful master-planned communities across the country.

How is WaterColor governed?

WaterColor is governed by a five-member Board of Directors. Director terms are two years. Each year, the association hosts an annual homeowners meeting where two director positions are elected. One position on the Board is occupied by a representative of the developer that does not go up for election.

When and where are the HOA Board of Directors meetings hosted?

Board meetings are hosted on the last Thursday of the month at 2 p.m. at the HOA office at 133 Pine Grove Circle. There may be some occasions that meetings are rescheduled due to holidays. All meetings are posted on the website's community calendar.

How many homes are in WaterColor?

There are about 970 units in WaterColor (including condos). This number continues to grow as more homes are completed. At full build out, the community will have about 1,022 units on property. The developer does have plans to add an additional phase (Phase 5), located near the WaterColor Crossings shopping complex with an entrance on Lake Forest Drive. The development, if approved, will include an additional 41 units, none of which will be available for short-term rentals, which was agreed upon between the Board and developer. It will also include a homeowner's only swimming pool.

What does St. Joe Club & Resorts manage?

St.Joe Club & Resorts is a segment of The St.Joe Company that owns the WaterColor Inn and LakeHouse, as well as the commercial spaces. St.Joe Club & Resorts is also responsible for carrying out several of the events hosted in WaterColor, many of which are funded in part or in whole by the HOA. St.Joe Club & Resorts is also the operator of the WaterColor Beach Club and Beach Services.

If I have a request or suggestion for the board, who can I submit that to?

Requests to speak to the board can be made through community manager Brad Yuhas. He can be reached at byuhas@ccmcnet.com.

Where can I park?

WaterColor was designed to be a walkable/bikable community. Parking is not permitted on the streets. You must park your vehicle either in your driveway or on the parking pads that can be found throughout the community. Parking pads are common areas and are open for anyone to use. If advertising your home for rental, we strongly encourage you to include how many parking spaces are available on your lot.

Where can I park my boat, extra vehicles, or RV?

Parking on the street is prohibited in WaterColor and boats and RVs are not allowed in the community. There are a few storage facilities that are located nearby that may be able to accommodate boats or RVs.

Outback Mini Storage

671 S. Church Street
Santa Rosa Beach
850-267-2194
RV's & Boats Only (please call in advance)

A1 Storage of South Walton

322 Lynn Drive
Santa Rosa Beach
Vehicles, RV's and Boats accepted
850-622-0746

Southern Self Storage

Grayton Beach
230 Grayton Village Rd
Santa Rosa Beach, FL 32459
850.307.5567

Landscaping

I want to change my landscaping, what do I need to do?

If you are planning a few minor changes to your yard, make sure the plants being planted are a part of the approved native plant palette for WaterColor. All non-native plants must be kept in above ground contained planters. You can see a list of approved plants on the community website in the Design Review section of the Resource Center. If you are making any major changes, you need to have it reviewed by the Design Review Board. If you are unsure if it's a minor or major change, you can always contact our Landscaping Supervisor Sandie Schuch at sschuch@ccmcnet.com.

I want to remove a plant or tree from my yard. Can I do this?

If it's a small plant or tree, yes; but before doing any major landscaping work, please contact the Landscape Supervisor Sandie Schuch at sschuch@ccmcnet.com.

What do I need to do if I want to add pavers or a fire pit to my property?

Any modifications to the exterior of any structure/lot must be submitted to the Design Review Board for approval. This includes, but is not limited to: garages, any type of outbuilding, decks, terraces, patios, courtyards, walks, driveways, parking areas, swimming pools, greenhouses, walls, fences, exterior lighting, exterior color changes of any exterior surface, landscaping, cut and fill operations, drainage, or removal of any existing vegetation. For questions about submitting, contact DRB Coordinator Lance Anderson at landerson@ccmcnet.com.

Who maintains the common areas within WaterColor?

The common areas are maintained by the Homeowner's Association. The HOA has a contract with Brightview Landscaping that assists with general landscaping maintenance of the common areas. The HOA employs gardeners who plant and maintain each garden and planter in the community.

How often is fresh pine straw put down?

WaterColor refreshes pine straw throughout property twice a year. The first is just prior to the spring season, and the second is in early October before the fall season.

What do I do with debris that I've cleaned from my yard?

If you have a small amount of bagged debris after cleaning your yard, WaterColor personnel will come by and pick it up for you. However, they will not pick up tree limbs or other unbagged material. If you have a landscape company doing work on your property, it is the responsibility of the company to remove all debris. Landscape debris should never be dumped in the native areas. Please be sure that your landscape company is disposing of debris at an off-site location. Also please be sure that the landscape company does not clear any vegetation beyond your property line.

What is a coastal dune lake?

A coastal dune lake is a rare ecosystem that only occurs in only a few places around the world. Northwest Florida is home to 15 of these rare lakes that can be both fresh and saltwater as they exchange with the Gulf of Mexico. It is the largest concentration of dune lakes in the world, and the lakes are strictly protected by the Florida Fish and Wildlife Commission. WaterColor surrounds the largest coastal dune lake in Walton County, Western Lake. There is a 300-foot protection zone around the lake that prohibits any disturbance to the area.

What measures are taken for fire prevention?

You may notice that the Florida Forestry Service conducts controlled burns in the adjacent state forest. This clears out dead plant material, allowing new fresh growth, and therefore reducing the chance for wildfires. During winter months, WaterColor takes similar measures to prevent fires, clear dead vegetation and allow fresh growth. Contractors use equipment to clear the dead vegetation in native areas that may be near your home. Fresh foliage grows back by the spring/summer season.

Amenities

As a homeowner, what amenities do I have access to?

You have access to all community pools, The WaterColor Beach Club and the WaterColor Tennis Center. Homeowners receive an hour of complimentary time on the tennis courts for singles and an hour and a half for doubles. The Boathouse is owned by The St. Joe Company which has a tenant, the Boathouse Paddle Club, who operates the facility. WaterColor Workout is also owned by the St. Joe Company. All offer special rates for homeowners.

Boathouse: 850-534-5970
WaterColor Workout: 850-534-5950
Tennis Center: 850-400-3696

How do I book at tennis court?

You can book at court online at watercolor.tennisbooking.com or by calling 850-400-3696 or stopping by the Pro Shop on Western Lake Drive.

What services are available at the Beach Club?

The Beach Club has food and drink service available poolside, as well as the Rita Bar located upstairs. Homeowners receive a 15% discount at the Beach Club with their Homeowner ID. This discount may only be applied to the homeowner's check. Other services include a towel service. Towels must be returned back to the Towel Hut by sunset. Homeowners also have access to the homeowner beach chairs.

How do I rent a homeowner beach chair?

Because of the limited amount of homeowner beach chairs, we have to limit the number of sets a homeowner can rent to two per WaterColor address and chairs must be reserved a day in advance. They can be rented through the mywatercolorcommunity.com website. You must register and be approved as a homeowner prior to gaining access to the site. By clicking on the "Reserve Homeowner Beach Chairs" button, you'll access the reservation page. Next day reservations are open from 8 a.m.- 2 p.m. Chairs are \$10 per set and \$15 per set from Memorial Day weekend through July. During the peak June and July season and holiday weekends, the chairs do sell out very quickly. You also have the option of reserving resort chairs, which can be reserved up to a year in advance by either calling 888-775-2473, or booking at <https://www.watercolorresort.com/beachsetups>.

Can I rent a homeowner beach chair for someone staying in my home?

No. Homeowner beach chairs are for use by the homeowners only and the homeowner who made the reservation must be present with their homeowner ID when picking up their beach chair tags at the Towel Hut.

Which amenities have towel service available?

Towel service is provided at the WaterColor Beach Club and Camp WaterColor amenities. Towels are not allowed outside the amenities. Please be sure to return your towel(s) before leaving.

Where can I rent a golf cart?

WaterColor allows golf carts to be rented through one company. Electric Cart Company can be reached at 850-622-2000. There is a limit of 45 golf cart allowed for rental on property. If that limit is met, no additional golf carts may be rented. If you are visiting for a holiday, we recommend booking in as much advance as possible.

Can I drive my own golf cart? What do I need to do if I own a golf cart?

Yes. Homeowners are allowed to have and use their own golf carts. Carts must be registered with the HOA office, and homeowners must read and sign the LSV (low speed vehicle) policy. Carts must be street legal and you must provide your registration and proof of insurance to the HOA office. Carts must only be driven by licensed drivers. Each year, carts must be re-registered with the HOA office. Re-registration is \$10, and you will receive a sticker for your cart indicating that you have a current registration with the HOA office. We recommend renewing your golf cart registration at the same time you request your homeowner card at the beginning of the year.

Does WaterColor have access to a golf course?

No. However, if you have a St.Joe Club & Resorts membership, you do have access to their golf courses. For more information about membership, go to www.clubsbyjoe.com.

What do amenity fees pay for?

Amenity fees go toward the general upkeep of the community to repair wear and tear on landscaping, bridges and boardwalks due to frequent use. Amenity fees also pay for the community's pool maintenance, security service, trash service and towel service.

Maintenance/Trash

If see something that needs the attention of the maintenance department, who can I call?

You can call the HOA main line at 850-231-2547 and request to put in a work order and the maintenance staff will address it as soon as they can. You can also email the community manager Brad Yuhas at byuhas@ccmcnet.com. Please understand that WaterColor is a 499-acre property and maintenance staff has to prioritize maintenance issues, putting safety issues as a first priority.

How do I get my trash crib repaired?

Trash cribs are the responsibility of the homeowner to maintain. Information about design plans can be found on the community website in the Design Review Board section of the Resource Center. Most contractors will be able to make needed repairs to your trash crib. If you have any questions regarding locating a contractor, contact Design Review Coordinator Lance Anderson at landerson@ccmcnet.com.

How do I get a new flag for my trash bin?

Contact the HOA main line at 850-231-2547 and we can order you a new flag and have it replaced by the maintenance department.

How often are the fences painted?

Many of the homes in WaterColor have wooden fences separating the property from the common area walkways. These fences are painted on an as needed basis, which is based on regular inspections.

How often are the paths re-graveled?

WaterColor has about five miles of paths that wind their way throughout the property. The paths are re-graveled each year during the off-season.

How often is trash picked up?

WaterColor contracts out its trash pick-up service. The trash is picked up daily in WaterColor. During the busy season, there may be both a morning and afternoon pick-up on Saturdays. Because we're surrounded by a state forest, we recommend having critter-proof trash cans and putting your trash out in the morning hours. Trash left out overnight attracts wildlife that tend to be quite messy.

Does WaterColor have a recycling program?

Yes. WaterColor supplies blue bags for recyclables. Extra bags can be picked up at the HOA office. Recyclables are picked up each week on Thursdays. Items accepted for recycling include clean paper, paperboard, aluminum, tin, steel and plastic items. No glass items.

Design Review

I want to make a change to the exterior of my house, what do I need to do first?

Any modification to the exterior of any structure must be submitted to the Design Review Board for review. You'll first need to select a registered architect and/or landscape architect. You can find the list of approved architects in the Resource Center on the community website under Design Review Board Resources. Architects not on the list must be approved by the Design Review Board. You can ask the architect to contact the coordinator for an application and instructions on the approval process. The selected architect must contact the coordinator to confirm they are using current Design Review forms. Next, you'll want to schedule a pre-design meeting with the board. The DRB Coordinator Lance Anderson can be reached at landerson@ccmcnet.com or at 850-231-2543.

What constitutes a modification?

Modifications include, but are not limited to garages, any type of outbuilding, decks, terraces, patios, courtyards, walkways, driveways, parking areas, swimming pools, greenhouses, walls, fences, exterior lighting, exterior color changes of any exterior surface, landscaping, cut and fill operations, drainage or removal of any existing vegetation.

Do I need to contact the Design Review Board to repaint my house?

Yes. All changes to the exterior of a home must go through the DRB. Even if you are repainting your home the same color, the DRB Coordinator should be notified that the work is taking place.

Is spray painting allowed?

No. Contractors are not allowed to use spray paint when repainting a home. The exception to this rule is for homes located in Phase 4.

Can I paint my home any color I want?

As a master-planned community, the property was developed with specific guidelines for the style and color of each neighborhood and street. These guidelines can be located in the Design Review section of the Resource Center on the community website. These guidelines include approved color palettes for each lot within the community. You can find the color palette for your lot on the community website. Any color changes must adhere to this palette. Homes must not be painted the same color as another home within two lots of your home.

Is up-lighting allowed on the exterior of my home?

No. Up-lighting is strictly prohibited. This is a requirement by the Florida Fish and Wildlife Commission. If you have up-lighting, you could be subject to financial penalty from the state. The community is required to have a naturalist who inspects the property to make sure it is in line with the environmental requirements of its development.

Do I need to contact the Design Review Board if I am having work done/renovations to the interior of my home?

No. Only work on the exterior of the home needs to go through the Design Review process. The exception to this is if the interior work impacts parking requirements. An example of this would be if you were adding a bedroom.

I am planning to have work done to my home, when can I have the work completed?

Work such as pressure washing, plumbing or landscaping can be done every day except Sundays and holidays. Designated hours for construction and maintenance are between 7 a.m. and 5 p.m.

Where can I find information if I'm researching making some changes to my home?

A great deal of information pertaining to the DRB process can be found on this website in our Resource Center under Design Review Board Resources.

Can I add a pool or carriage house?

Yes, but there are architectural requirements that must be met. You must go through the Design Review Board Process and present architectural plans for approval. Existing conditions must be feasible for the project.

What do DRB fees go toward?

Fees associated with the DRB go toward the payment of an independent architectural consultant, compliance officer and associated administrative fees.

Homeowner/Guest Cards

How do I get a homeowner card?

You can request a homeowner card for yourself and your immediate family members through the community website mywatercolorcommunity.com. Please be prepared to submit a photo for each card requested. Children must be at least 13 years old to receive a card.

How many people can I bring with me into amenities?

One card provides access to amenities for you, a guest and any children under the age of 13. Homeowner/guest cards must be shown to enter the Beach Club and Camp WaterColor. Please be sure you have enough cards to accommodate the size of your group.

Who qualifies as an immediate family member?

Immediate family members who can receive a homeowner card include the owner's children, including their sons or daughters in-law; an owner's siblings (but not brother or sisters in-law); an owner's parents, grandparents and grandchildren.

What do homeowner cards get me access to?

Homeowner cards give owners access to the community pools, the beach club, beach chair rentals, and are used for general identification throughout the community. You can also use your homeowner card to receive discounts at the Beach Club, FOOW and The Gathering Spot and several of the WaterColoe Merchants in Town Center.

How often do I need to renew my card?

Homeowner cards expire every year on Jan. 5. You'll need to request a new card on or after this date each year. If we already have a photo on file for you and your family members, you do not need to submit another photo(s), unless you want to a different photo.

What if I lose my homeowner card?

You can call 850-231-2547, email pamthompson@ccmcnet.com or come by the HOA office to get a replacement card.

Can I have my homeowner card ready for me upon my arrival?

Yes. You can fill out our online form ahead of time on the community website and select the date you would like to have your cards ready for pick up. Please allow at least two days for processing your request.

How do I get guest cards?

Guest cards are free to homeowners for accompanied guests. The homeowner must personally come to our office to pick up their guests cards.

What if I have unaccompanied guests staying in my home?

If you have unaccompanied guests staying in your home, you'll need to fill out and return a guest pass request form, which can be found in the Resource Center of the website. You'll also need to pay an amenity fee based on the number of bedrooms you have and the number of nights the guests are

staying. A table with the fees can also be found within the website's Resource Center. Fees can be paid over the phone or in person with a Visa, MasterCard, Discover Card or check.

What do amenity fees pay for?

Guest fees collected are incorporated directly into the operating budget and offset additional expenses of security as well as maintenance expenses for common areas and facilities due to increased usage.

Assessments

When are assessments due?

Assessments are billed quarterly. Assessments are due January 1, April 1, July 1 and October 1 and payments are due no later than the end of that month.

What happens if I'm late for a payment?

If your payment is late, you'll first receive a notification from CCMC and your account will be charged a late fee and interest fee.

What does my assessment include?

The assessment includes HOA dues, cable and Internet, as well as the special assessment for the Camp WaterColor and Beach Club expansion, unless it has been paid in full. Town Center and Beachside condo owners have a separate assessment based on the square footage of their unit, which account for insurance and reserve costs. Beachside condo owners are managed by a separate company which bills for this assessment separately.

Can I pay online?

You can set up online payment at www.ccmcnet.com under the "Homeowners" tab.

Can I pay in person?

Yes, checks can be dropped off at the HOA office during business hours (8 a.m. - 5 p.m., Monday-Friday).

Can I pay my assessment over the phone?

No, the HOA office does not take assessment payments by phone. Assessments can be mailed in with the payment coupon, paid online or a check can be dropped off at the HOA office.

Can I pay ahead for a full year of assessments?

Yes. You can pay for a full year, but it's recommended that you not pay beyond the current year in case of a change in assessment costs.

If I have a question about my assessment, who can I call?

Questions regarding assessments can be directed to our Administrative Coordinator Susie Thompson, who can be reached at 850-231-1792 or emailed at sthompson@ccmcnet.com.

What is the special assessment?

The special assessment was passed in July 2016 by a vote of the homeowners to fund the expansion of the WaterColor Beach Club and Camp WaterColor. The assessment is \$330 per quarter for 13 years. The special assessment started in January 2017. The balance of the assessment may be paid off in the closing of a home.

Utilities

How do I set up my cable, phone and Internet?

Basic cable and Internet are provided in your assessments through Mediacom. Any additional services outside of the bulk agreement must be set up by calling Mediacom at 888-845-6245. Be sure to provide your address and inform them you are part of the WaterColor bulk tenant account. If you need further assistance, you can call our office at 850-231-2541 or email tregan@ccmcnet.com. Phone service is available through Mediacom as well, but it is also available through CenturyLink who can be reached at 877-436-2277.

What is included in the bulk agreement with Mediacom?

The bulk agreement includes:

- 1 HD cable box
- 1 Internet modem
- 1 digital terminal adaptor (DTA) or equivalent device per bedroom
- Basic cable
- Sports and Information Digital Pak
- HD Sports and Information
- HBO
- Fiber Cable Internet w/download speeds up to 100 Mbps
- Wifi at all community pools and beach (Password: Watercolor2017)

I'm having problems with my cable service. Who do I call?

WaterColor has a Premier Customer Service line through Mediacom whose employees are trained to the specific needs at WaterColor. They can be reached at 1-888-845-6245. Their hours are between 8 a.m. - 9 p.m., Monday through Friday and 8 a.m. – 8 p.m. on Saturdays and Sundays. If you call outside of these hours, you will be forwarded to their regular business line, which does not handle the bulk accounts and may be limited on the help they can provide.

What do I do with the cable box when I move out?

Because cable is included in your assessments, if you move out, all cable and Internet equipment should stay with the home.

How do I get my electricity turned on?

Electricity is provided through the Chelco Electric Service, which can be reached at 850-892-2111. If you have gas, gas can be turned on by calling Okaloosa County Gas at 850-729-4700.

Who do I call about my water?

Regional Utilities can be reached at 850-231-5114.

How do I get my mail?

Mailboxes are assigned to each unit/home and mail keys are provided in the HOA office. To activate your mailbox, contact the Santa Rosa Beach Post Office at 850-267-2280. If your mailbox is not

activated, please do not have packages delivered to your home. These packages are often given to USPS for final delivery, who will put them in the lock boxes at the mail kiosks, and we cannot get into these boxes.

I haven't been to my house in a couple weeks and I have no mail in my mailbox, where is it?

Per local postal regulations, any mail left in a mailbox over 10 days will be returned to its sender.

Security

How do I contact security?

Security is available 24 hours a day, seven days a week. They can be reached at 850-685-6362.

When should I contact security?

Contact security if you have a concern about suspicious circumstances, if you see something out of place, or a complaint in reference to loud noise, loitering or any violation of neighborhood rules or violations of WaterColor's Good Neighbor Policy.

What do I do if I need to report a crime?

If a crime or emergency is taking place, call 911. If a crime has occurred, such as a theft, contact both WaterColor Security and the Walton County Sheriff's office to have an official crime report made. The Walton County Sheriff's Office can be reached at 850-267-1350.

What are the responsibilities of security?

Security is here to ensure that the homeowners are safe and the rules put in place by the Board of Directors in the governing documents are being followed.

When are tickets issued?

Tickets are generally issued after an initial warning.

How can I pay my ticket?

Instructions for paying a ticket are located at the bottom of the ticket. Tickets are paid through the website www.watercolor.rmcpay.com.

How do I dispute a ticket?

All citations are able to be disputed. If you want to dispute a ticket, email Assistant Community Manager Tracy Regan at tregan@ccmcnet.com or submit in writing to 133 Pine Grove Circle, Santa Rosa Beach, FL 32459 within 14 days of receiving the ticket.

What is WaterColor's curfew?

WaterColor has a year round 10 p.m. curfew for children under the age of 18. You can locate the curfew policy online in the Policies section of the Resource Center.

Who do I contact if I have a security related question?

You can contact WaterColor's Director of Security Bill Brotherston at bbrotherston@ccmcnet.com.

Expansion Projects

What is the reason for this expansion project?

As WaterColor has grown, so has the number of people using the amenities. The popularity and overcrowding of WaterColor's amenities has been the source of some frustration among homeowners and their guests. This project will improve the experience of both the homeowners and their guests. Many predict it will increase property values and rental income potential so that we can continue to protect WaterColor's position as the leading community along 30-A.

Why are we doing both the Beach Club and Camp WaterColor projects?

The goal of this project is to improve the WaterColor experience and alleviate overcrowding at our current Beach Club by improving and expanding both areas. We have been advised that the only way to truly solve our current overcrowding is to complete both the Beach Club and Camp WaterColor projects together. In order to spread people out, we need to not only expand the Beach Club, but we must also create an additional destination pool with food service at Camp WaterColor. This strategy has proved successful in other communities that have shared our struggles.

What are the chances we will become overcrowded again and soon outgrow this expansion?

We are approaching a milestone of our Watercolor community, with only a few more lots left to be developed. We will not see a substantial increase in the number of WaterColor residents and guests. Any growth will be minimal because usage is limited to only homeowners and their guests and this expansion leaves ample room for everyone to enjoy our new and improved amenities.

Is anything being done as part of this project to address vehicle/biking/golf cart parking concerns throughout the community?

WaterColor was designed to be a walkable community, but we know many of our owners and guests also enjoy the convenience of other modes of transportation, especially riding bicycles. This project will increase the amount of bike racks at the current bicycle parking locations, as well as create new bicycle parking locations in areas of need.

Why aren't renters paying for or helping to pay for this?

This is a capital improvement project on amenities owned by the WaterColor homeowners, therefore paid for by the homeowners. Renters pay amenity fees, which are paid based on the size of the home they are renting to use amenities and beach services. While they may not be directly writing a check toward this assessment, they are contributing to this community in a big way. These fees paid by renters make up 37 percent of our annual budget and are one of the reasons we have been able to

keep WaterColor homeowners' dues fixed at the modest rate they are. Improving the WaterColor experience through the expansion and enhancement of our amenities, we strongly feel, will result in increased property and rental values.

Why isn't St. Joe paying for this expansion project?

St. Joe is contributing a significant share to this assessment for the expansion projects. Because they contribute over 64 assessments on a quarterly basis to the community, they will be paying the same quarterly assessment fee as a regular homeowner, for each unit they own.

What happens if I sell my house during this project? What happens for buyers who purchase during this project?

The special assessment for this expansion project follows the property, just like your other HOA dues.

When will construction begin and how long will it take?

Construction at Camp WaterColor began in February 2018 and was completed in March 2019. The Beach Club is a much more extensive project. Construction began September 2018 and we anticipate it being complete by late 2019.

Does this plan include handicap accessible features?

There will be handicap access to the Beach Club. Handicap access to the beach is located on the east side of the WaterColor Inn at the public access. The Board is continuing to look into finding the best solution to improve access to the beach, and have received approval for the future installation of a universal access point on the west side of the Beach Club.