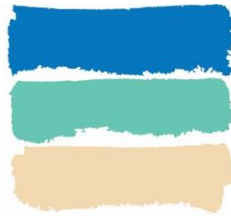


WATERCOLOR COMMUNITY HOMEOWNERS ASSOCIATION



water·color[®]
community association



Welcome to WaterColor

Welcome to WaterColor, a community of unparalleled quality and beauty on Northwest Florida's pristine Gulf Coast. The following is a guide to get you familiar with WaterColor and its amenities and policies. You can also access information from our website, www.mywatercolorcommunity.com. Register on the site to access important community announcements, a community message board, the community calendar and much more. We also distribute a regular e-newsletter. You can sign up to receive newsletters by visiting our website and clicking on "Newsletters" under the Home tab.



HOA Office Information

Location:
133 Pine Grove Circle
Santa Rosa Beach, FL
32459

Office Hours:
8 a.m. – 5 p.m.
Monday - Friday
(Closes at 4:30, Nov.– Feb.)

Phone:
850-231-2547

24-Hour Security: 850-685-6362
Emergency After Hours Office Contact: 1-800-274-3165

HOA Office Staff

Jacob Marshall
Community Manager
jmarshall@ccmcnet.com

Carly Omenhiser
Communications Director
comenhiser@ccmcnet.com

Kendal Ammons
Director of Security
kammons@ccmcnet.com

Tracy Regan
Assistant Community Manager
tregan@ccmcnet.com

Christopher Phillips
Beach Club Manager
chphillips@ccmcnet.com

Susie Thompson
Administrative Coordinator
sthompson@ccmcnet.com

Lance Anderson
Director of Operations
landerson@ccmcnet.com

Andrew Fromknecht
Design Review/Compliance
afromknecht@ccmcnet.com

Kim Anderson
Administrative Coordinator
kanderson@ccmcnet.com



Quarterly HOA Assessments

All owners pay a quarterly assessment of \$1,020, plus a quarterly \$240 payment for cable and Internet service. The quarterly assessment is determined annually during the end-of-year budgeting process. WaterColor also currently has a special assessment of \$330 per quarter until 2030, unless the assessment has already been paid in full. The special assessment goes toward the expansion of the community's Beach Club and Camp WaterColor amenities.

Quarterly assessments are due:

January 1st

April 1st

July 1st

October 1st

Town Center/Beachside Condo Assessments

All Town Center and Beachside Condo owners pay an additional quarterly assessment, which is based on the unit's square footage and covers specific exterior maintenance, exterior insurance and reserves. Beachside Condo and Town Center owners are under management of Virtuous Management Group, which bills separately for these sub-associations.

Payment Options

Owners have several options to pay their quarterly assessments.

HOA Office

Owners may bring a check directly to the HOA office. Checks should be made payable to WaterColor Community Association.

By Mail

Owners may mail checks payable to: WaterColor Community Association C/O CCMC – Central Region P.O. Box 105515 Atlanta, GA 30348-5515

Direct Debit

The direct debit payment option is available to owners at no charge. To set up direct debit, please complete and submit the application available on our website within the Resource Center.

eCheck or Credit Card

To use either of these two services, visit ccmcnet.com. Select the tab "Pay Online" and follow the instructions. There is a \$14.95 processing fee per credit card transaction, and no charge for electronic check transactions.



WaterColor Photo ID Cards

Homeowner ID cards are required for access to all community pools. New owners may obtain cards by contacting the Association office. Cards expire each year on January 5. Cards may be renewed through our website. Family members eligible to receive cards include children, parents, grandparents, grandchildren and siblings. Children must be 13 years old to receive an ID card.



Guest Passes

Owners may obtain guest passes for visiting family or friends at no charge. Stop by the office or call 850-231-2547 to arrange for pick-up. A Guest Pass Request form needs to be completed for unaccompanied guests. This form can be found in the Resource Center of the community website. There is an amenity fee that must be paid in advance by credit card for unaccompanied visitors and/or renters. The amenity fee is based on the number of nights the guests will be staying and number of bedrooms in the home. Below is the current amenity fee schedule:

Bedroom Count Cost Per Night

1 bedroom	\$16
2 bedrooms	\$24
3 bedrooms	\$30
4 bedrooms	\$40
5 bedrooms	\$51
6 bedrooms	\$60
7 bedrooms	\$69
8 bedrooms	\$78

Note: There is a **two person per card limit** for either an owner ID or guest pass for entry into amenities, excluding children 12 years old and younger.

Decals & Window Hangers

In an effort to help identify vehicles on property, the Association implements the use of vehicle decals for owners and window hangers for guests that must be displayed in their vehicles. Owners should place the decal on the lower left side of the front windshield. Decals and window hangers can be obtained at the HOA office.



WaterColor Board of Directors

The WaterColor Board of Directors is a five-member Board that meets regularly to discuss and vote on community business. The Board's regular meetings are on the last Thursday of the month (unless otherwise specified due to a holiday) at 2 p.m. in the HOA Office at 133 Pine Grove Circle. The Finance Committee meets monthly prior to each Board meeting at 9 a.m. Meeting agendas and approved meeting minutes are posted on the community website.

Randy Carroll, President
Watercolor142@gmail.com



Mark Wright, Secretary
wcf11@yahoo.com



Dan Smith, Vice President
Dsmith496@aol.com



Andrew Czarnecki, Director
Andrew.Czarnecki@stjoe.com



Lance Africk, Treasurer
Lance_Africk@laed.uscourts.gov





Amenities

WaterColor has nine community pools, including the lazy river at Camp WaterColor. Each neighborhood has a pool open to all homeowners and guests. Please remember you must have your Homeowner ID or a guest card to access the community pools. Please see the WaterColor Photo IDs section of this packet for more about Homeowner IDs and guest cards.



Things to know about the Beach Club and Camp WaterColor:

- The Beach Club pool is open year round and heated during colder months. The Camp WaterColor pools are also heated.
- The Beach Club and Camp WaterColor are owned by the Association and St.Joe Club & Resorts operates food & beverage.
- St.Joe offers a 15 percent discount for homeowners at the restaurants. This discount may only be applied to a homeowner's check.
- The restaurant and bar will be subject to seasonal hours.

Things to know about WaterColor Beach:

- St.Joe Club and Resorts is our contracted beach vendor and handles beach operations, including the sale of beach chair sets.
- Tents are not permitted on the beach, unless they are no taller than 36 inches tall and used to protect and shield infants and small children from the sun.
- Please leave the beach the way you found it by gathering any debris and re-filling any holes dug in the sand. This is important for the safety of both humans and marine life.



Homeowner Beach Chairs

- The Association has a limited number (50) of homeowner-only beach set ups (which consist of two beach chairs with an umbrella).
- Sets are \$10, increasing to \$20 from Memorial Day weekend through Labor Day Weekend.
- Chairs must be reserved the day before use on the community website between 8 a.m. and 2 p.m.
- Due to the limited number, homeowners can reserve a maximum of two sets per WaterColor address.
- The reservation system will allow you to select which set(s) you would like (sets 1-25 are on the front row and sets 26-50 are on the back row).
- Anticipate beach chairs to sell out **very** quickly during busy times of the year, including spring break, summer and days surrounding a holiday.
- On the day of your reservation, please check in at the Beach Hut with your Homeowner ID to handle payment and receive your beach chair tags.



Resort Beach Chairs

Homeowners also have the option to reserve beach chairs in the resort section through St. Joe Club and Resorts. Advance reservations are strongly recommended. Resort beach chairs may be reserved up to a year in advance. This is a good option if you know you are coming during a busy time and want to make sure you have chairs; or if you have a large group and need more than the maximum two sets permitted in the homeowner's section. Homeowners do receive a discount of \$15 off the daily rate. To make a reservation for resort chairs, you'll need to go to www.watercolorresort.com/beachsetups.

Beach Bonfires

If you are interested in booking a bonfire on the beach with your family and/or friends, you can email wbbonfires@stjoecub.com with the date you would like to host, and they will respond with their availability and the different bonfire packages and pricing available. Or book at www.watercolorresort.com/location/beach.



WaterColor Tennis Center

The award-winning WaterColor Tennis Center is centrally located in WaterColor on Western Lake Drive and has five Har-Tru clay courts, including one with stadium seating for viewing, as well as two pickle ball courts. The Pro Shop is equipped with everything you need for a great day out on the courts including tennis wear, accessories, tennis balls, rackets and racket stringing services. The tennis center is operated by MatchPoint Resorts, which offers clinics, private lessons, retreats and hosts other special events throughout the year. Keep up with tennis news and events by following them on Facebook at WaterColor Tennis by MatchPoint Resorts, or in the community e-newsletters.



Homeowners receive one hour of complimentary court time daily for singles or one and half hour of complimentary court time daily for doubles matches. Homeowners also receive one hour of complimentary pickle ball court time. Any time beyond the complimentary time will be subject to court rental fees. Homeowners are encouraged to visit the tennis center to set up an account with the Pro Shop so you'll be able to be identified by name for your future court rentals or tennis services.

All homeowners are required to show their WaterColor homeowner card to receive complimentary court time and homeowner pricing.

Contact Information:

Phone: 850-400-3696

Online Court Booking: www.watercolor.tennisbookings.com

Contact the WaterColor Tennis Center for pricing on private lessons, group lessons, clinics and support services.



Biking and Walking Trails

WaterColor has 35 miles of biking and running/walking trails that wind their way throughout the community. The trails meander through the community's lush gardens and natural landscapes as well as offering scenic views of the rare coastal dune lake, Western Lake. The trails are made up of a mixture of wooden boardwalks, bridges and graveled pathways.



Playground and Sport Court

Next to the Camp WaterColor pool, you'll find a playground with a slide, swings and climbing structures. Nearby, you'll also find a half size basketball sport court with two nets.

Property Concierges

WaterColor has two property concierges assisting homeowners and guests during the spring and summer season. You'll see them providing rides for homeowners and guests around property with the WaterColor Courtesy Trolley. This service was put in place to help alleviate parking issues. If you need assistance from the concierge, you can reach them during the spring and summer season between 8 a.m. and 5 p.m. at 850-420-4650.

Resort Amenities

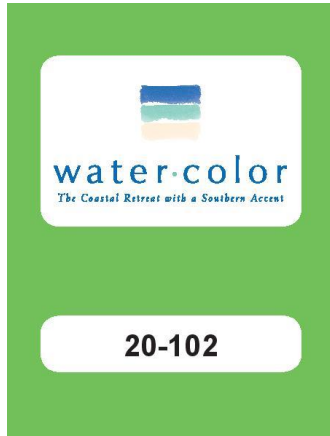
BoatHouse – WaterColor's BoatHouse sits on the edge of Western Lake next to Marina Park. The BoatHouse is owned by the resort and is operated by Boathouse Paddle Club, which offers fitness classes as well as stand-up paddles board, kayak and canoe rentals. Homeowners do receive a discount with their Homeowner ID.

Fitness Center – The WaterColor Fitness Center is also owned by the resort and offers special rates for homeowners. They offer daily classes as well as package membership deals.

Bike Barn – The Bike Barn, located in Marina Park, is owned by the resort and leased to a private business. They have a wide selection of bikes available to rent should you ever want to rent a bike or bike trailer.



Low Speed Vehicles



The use of low speed vehicles is permitted in WaterColor if the vehicle is electric powered, licensed, insured, and registered with the Association. All LSVs must be equipped with headlamps, stop lamps, turn signals, tail lamps, reflectors, parking brakes, rearview mirrors, windshields, seatbelts and vehicle identification numbers. Seatbelts must be worn at all times.

A numbered annual registration sticker is issued by the Association office and must be affixed in the lower left hand corner of the front windshield. The color of the sticker changes each year, and registration renewal is \$10.

Anyone operating an LSV on the private roads of WaterColor must have a valid driver's license in his/her possession. The driver must comply with all state and local traffic laws and park only in designated vehicle parking spaces within the community.

The bridge across Western Lake and pathway systems throughout the community are intended for pedestrian and bicycle traffic only and are not to be used by LSVs.

Only one LSV may be registered for any single residence in WaterColor.

The LSV Policy and application form for LSV registration is available at the Association office or on the community website in the Resource Center.

LSV Rentals

The Association allows one company, the Electric Cart Company, to provide LSV rentals on property. The Electric Cart Company may only rent a maximum of 60 carts at any time. No exceptions to this limit are permitted. All operators must have a valid driver's license on their person at all times. Only one vehicle per home is allowed. Any LSVs found on property not rented through the Electric Cart Company will be towed from the property. Electric Cart Company can be reached at 850-622-2000.

Underage driving of LSVs is strictly prohibited. Individuals operating an LSV must have a state issued driver's license. If an individual is found to be driving without a license, the owner of the LSV will be subject to a fine. If you are renting an LSV, Electric Cart Company will issue this fine and discontinue the rental.



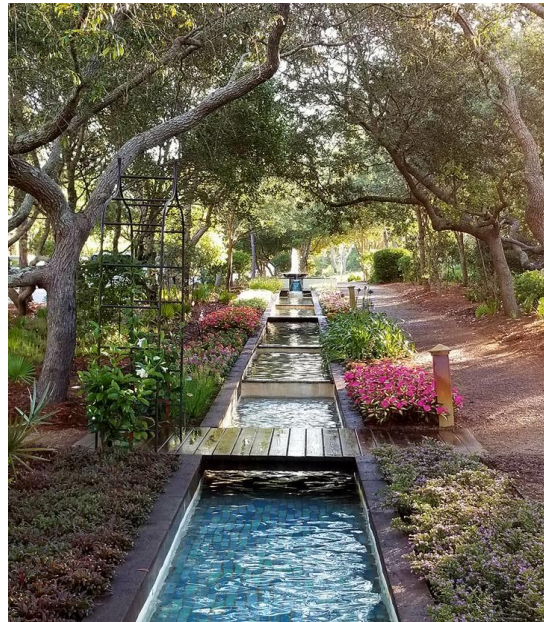
Design Review Process/Compliance

The Design Review Board meets every other week in the Association office. The Design Review Board is responsible for maintaining the design guidelines/pattern books that keep this master-planned community in line with the standards set when the community was developed. All construction and home modifications must be submitted through the Design Review Board. The Design Review/Compliance Coordinator is also responsible for ensuring homes are maintained at the standards set in the governing documents and issuing letters of compliance or applicable fees. For more on the Design Review process, please visit the community website Resource Center.

Please note that 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, 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. If you have any questions regarding a possible modification, please contact the Design Review Coordinator.

Landscape

The WaterColor community is designed to fit within the natural landscape of coastal Florida. Landscaping within a lot must be on the approved plant palette and be a native species of the area. It is the responsibility of the owner to maintain their landscape. Any additions or removal of plants should be submitted through the Design Review Coordinator. If you or a contractor is clearing vegetation on your property, be sure that you are not clearing land beyond your property line. The contractor/owner is responsible for debris removal, and should never be dumped in native areas. During winter months, the property undergoes fire prevention service to clear out dead plant material. Fresh foliage grows back by the spring/summer season.





Utilities

Trash Collection –

Each home in WaterColor has a trash crib. Trash cans and maintenance of the trash crib is the responsibility of the owner. In order to notify our janitorial service that trash needs to be collected, please raise the blue flag in the crib. If you need a new flag, please contact our office. Trash is collected daily. We strongly recommend putting trash out in the morning hours and using trash cans with a locking lid to keep foraging animals away.

Cable/Internet –

Basic cable television and high speed Internet service from Mediacom is included in your assessment for \$240 per quarter. For added services such as additional

premium channels, DVR, etc., please contact Mediacom to make those upgrades, which will be charged separately. We have a Premier Community Customer Service Support Team available at 1-888-845-6245 between 8 a.m. - 9 p.m., Monday through Friday and 8 a.m. – 8 p.m. on Saturdays and Sundays.

Mail –

A mailbox is assigned to each home/unit. To activate your mailbox, please contact the Association office for assistance. Your mailbox is located in the mail kiosk at the pool closest to your home.

*For other utilities, please see the "Important Numbers" section of this packet.

Communications

Website – The homeowner's website, mywatercolorcommunity.com, is an excellent source of information. Here you'll find latest news items, a community calendar, as well as a resource center with community documents and much more. You will need to register on the website to gain full access. You must have a Homeowner ID card on file or have submitted closing paperwork for registration approval. If you have not received your homeowner card or submitted closing documents, please contact our office at 850-231-2547.

Newsletters – WaterColor newsletters are sent via email regularly and include information on upcoming events, important reminders and Association news. Newsletters are the main form of communication from the Association to owners. It is **strongly** recommended that you sign up to receive these updates. You can sign up through the website by clicking on "Newsletters" under the "Home" or "Quick Links" tab.



WaterColor Events

The Community hosts several events throughout the year that have become family traditions for many of the homeowners. The following are just some of the events that take place. You can find all upcoming events on the community website and the most recent upcoming events in the community e-newsletters.

Art in the Park – Art in the Park is hosted in Cerulean Park and Town Center on the third Saturday of March every year. Browse the wide variety of art on display and for sale from dozens of artists.

Easter Sunrise Service/Egg Hunt and Toss – Every Easter Sunday we host a sunrise Easter service, followed that afternoon by an Easter egg hunt and toss in Marina Park.

Bike Parade/Carnival – Every July 4th, WaterColor hosts its bike parade and carnival. Join hundreds of others in decorating your bikes and taking a spin through the community to return to Marina Park for an outdoor carnival with waterslides, face painting and other games.

Easy on 30A – Hosted every year on July 3, Easy on 30A has continued to grow over the years. The concert in Marina Park features several local musicians, raffles and a silent auction, all benefiting local charities.

Annual Homeowners Meeting – Our annual homeowner's meeting is hosted every year on the third Saturday of October. We host a welcome reception at the WaterColor Beach Club on Friday evening, followed by our annual meeting on Saturday morning where the Board gives a presentation and board members are elected.

Mountainfilm Festival – The Telluride Mountainfilm Festival on Tour comes to

WaterColor every first weekend in November. The two-night festival features a collection of short documentary films that are presented in high definition in Marina Park.

Turkey Trot – You can join hundreds of others on Thanksgiving Day for the annual Turkey Trot 5K and Fun Run, which starts at 8 a.m. in Marina Park and makes its way through the community. The race is informal, so no registration is necessary.

Old Florida Holiday – The Old Florida Holiday Winter Market is hosted on the Saturday following Thanksgiving. The evening market features dozens of vendors, as well as marshmallow roasting, horse-drawn carriage rides through the park, and of course, the opportunity to visit with Santa.





Important Phone Numbers

HOA Contact Numbers

Community Manager
Jacob Marshall 850-231-1260

Assistant Community Manager
Tracy Regan 850-231-2541

Front Desk/Homeowner & Guest Cards
Kim Anderson 850-231-2547

Invoicing/Dues/Accounting
Susie Thompson 850-231-1792

Director of Operations
Lance Anderson 850-231-2542

Communications
Carly Omenhiser 850-231-1690

Design Review/Compliance
Andrew Fromknecht 850-231-2543

Maintenance
Leon Bartley 850-231-1386

Property Concierge
(in-season only) 850-420-4650

24-hour Security 850-685-6362

Wifi available at all community pools & beach.
Wifi Password: Watercolor2017

Resort Contact Numbers

Boathouse	850-419-6188
Bike Barn	850-534-5959
WaterColor Workout	850-534-5950
WaterColor Inn	850-534-5000
Fish Out of Water	850-534-5050
Weddings/Catering	850-231-7137

Walton County Contacts

Emergency	911
Walton County Sheriff's Office	850-892-8111
South Walton Fire District	850-267-1298
District 5 County Commissioner	850-231-2978
Walton County Courthouse	850-267-3066
Santa Rosa Beach Post Office	850-267-2280

Utilities

Okaloosa County Gas	850-729-4700
Regional Utilities (Water)	850-231-5114
Chelco Electric Service	850-892-2111
Mediacom Customer Service	888-845-6245

Local Schools

Seaside Neighborhood School	850-231-0396
South Walton Montessori Academy	850-231-5955
Bay Elementary School	859-622-5050
Van R. Butler Elementary	850-622-5041
Emerald Coast Middle School	850-622-5026
South Walton High School	850-622-5039
Emerald Coast Technical College	850-892-1240

Disclaimer: Information provided in this packet is subject to change. For more specific information please refer to the Governing Documents, Use Rules, and Approved Policies for the Community.