

WELCOME

Moorings @ Point O'Woods HOA, Inc.

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Phone: 352-812-8086
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Dear Resident:

On behalf of the residents and the Board of Directors, we would like to welcome you to our community.

You will soon discover that the Moorings is a special place, a place where residents and wildlife live in harmony. We are located on the Eastern edge of Citrus County, only 4 miles from Old Town, Inverness, Florida. We are only a stones throw from both Little Lake Henderson and Big Lake Henderson which are a part of the Tsala Apopka chain of 28 lakes. The lakes have been world renown for bass fishing back as far as U. S. President Grover Cleveland. We are only a few miles from the beautiful Withlacoochee River which is one of only two Florida Rivers that flow North: it flows from the Green Swamp in Polk County.

Your HOA dues include free cable and internet, landscape services, irrigation and our pool.

Only ¼ of a mile from our entrance we have our own private boat ramp where you can launch your pleasure boat and when you return, if you have secured a spot, it can be stored in our fenced and well lit, secure area.

Immediately adjacent to our Western canal located near the end of N. Golf Harbor Path is the entrance to our 5-acre passive recreation area where numerous trails have been cleared to allow residents easy access to walk. Benches are available at certain places along the canal, to rest and observe nature, read, or communicate with your neighbors. Residents have seen many types of non-threatening wildlife. We make every effort to protect the natural habitat of our flora and fauna.

The Board of Directors has originated a self-funding reserve program for the purpose of restoration and upkeep of our extensive common grounds. The account is funded by a nonrefundable membership fee that is paid at closing by every resident.

We hope that you will enjoy our community as much as we do. We are glad that you are here and look forward to getting to know you.

Board of Directors 2025

ANSWERS
to
FREQUENTLY ASKED QUESTIONS

This has been developed as a quick reference guide to daily life in our community to simplify the basic concept of the deed restrictions and rules for day-to-day life at The Moorings. If you have questions, contact Vine Management at 352.812.8086 and press 0. You can also contact them via email at info@vinemgt.com. This is based on our governing documents. For more explicit details, please refer to the official Covenant, Conditions and By-Laws, available on the homeowner portal at VineMgt.com and also on the Vine Connect App.

If you would like to become involved in managing the community, please let a board member know. We have many committees and welcome new people and new ideas. This is YOUR community, and we want you to be happy living here.

RESTRICTIONS: The Moorings is a fee simple, deed restricted community. This means you own your home and a very small piece of land around it. It may be a patio home, villa duplex or quadplex. Your lot is defined on the property survey you may have received at your closing.

By purchasing a home at The Moorings, you forfeit some of your individual rights and agree to be governed by the Covenants and By-Laws as well as the Rules and Regulations of the Homeowners Association. You should have been given a copy of these documents before your closing. If not, the governing documents are available to you on the homeowner portal at VineMgt.com and on the Vine Connect App. You may also request a paper copy. There will be a cost for the copies. It is important to note that no property in the Moorings is a **condominium.**

GOVERNING BODY: The Moorings is governed by a Homeowner' s Association (HOA) Board of Directors. There are seven (7) positions on the Board. Each position is elected for a two (2) year term. The directors select the Officers. All positions are volunteers, and no homeowner is paid for their services.

It is important to know and understand that the Board must make decisions that affect all of us and not everyone will agree with those decisions. However, majority rules. Most decisions are made based on association liability. Insurance damages not paid by our carrier become the financial liability of ALL owners.

COMMITTEES: There are many committees, and you are encouraged to join any that may be of interest to you. All committees are advisory and do not operate independently from the Board of Directors.

COMMON LAND: All land not owned by individual homeowners is referred to as COMMON LAND and as such, belongs to all of us. Common lands are maintained by the HOA and because of that, you may NOT plant, build or place anything on such land without prior approval of the Board of Directors. Use of common areas can never be made exclusive to any single homeowner. It is for the enjoyment of all homeowners. This specifically applies to, but is not limited to benches, tables, ornamentals, cabana and pool area. Because of potential liability, the Association does not allow construction of any docks. Our lands and canals are closely monitored by several governmental agencies. They tell us what we can and can't do.

The Moorings is a unique community, and every effort is being made to maintain its natural beauty and protect the natural environment. The common land along the canals allows you the right to walk along all waterways and enjoy the uniqueness of the Moorings. Those walking or sitting along the canals are on common land. However, at no time are those individuals allowed to use your back yard or look into your homes. Hunting is not permitted anywhere in the Moorings, including undeveloped areas.

We have a walking trail for your enjoyment located immediately adjacent to our Western canal at the end of North Golf Harbor Path on the left side.

WILDLIFE: It is against Florida law to feed the wildlife. Alligators live in the canals. There are Florida Sand Hill cranes that reside here in their natural habitat. They are both protected species. There are 250 species of birds and many other "critters". Some homeowners have reported seeing bobcat, cougar, deer, wild turkey and snakes. DO NOT FEED THE ALLIGATORS OR CRANES. It is against the law.

HOME MAINTENANCE: In the Moorings, you own your home. The HOA has NO responsibility for repair or maintenance. That includes Patio homes, Villa Duplexes and Quads. There are NO reserve funds established for home maintenance. However, all homes must be kept in good condition. To assure they are, there are periodic inspections completed by Vine Mgt. Repairs, replacements, violations are brought to your attention for corrections. There are penalties for non-compliance. The Vine Mgt, as directed by the Board, may contact someone to make necessary repairs and send you the bill.

The Architectural Control Committee, (ACC) controls exterior changes, such as flagpoles, house color, additions, expansions, patios, sidewalks, driveways, roofing, shutters, non-central air conditioning units, awnings and landscaping. All these areas require prior approval from the Committee and Board **BEFORE** any change is made. This process assures that your change will not offend or impair the rights of others or the ability of our contractors to maintain the landscaping, nor diminish the views of others or their right to peaceful enjoyment of the Moorings. For timely consideration, please submit your ACC requests via email to info@vinemgt.com or drop off at the office a minimum of five business days in advance of the next ACC meeting. Forms can be found on the Vine Portal and we also have copies at the office. ACC meetings are held the first Wednesday of each month and will be posted. You may attend these meetings. Response to your request will be sent via phone or email. Be assured that every effort is made to accommodate your request.

INSECT AND/OR TERMITE TREATMENT: Your yard and common areas are treated for pests once per year. A contractor has the option as to when this is applied. You must make your own arrangements for inside pest control and your own termite control (highly recommended). Many areas have had termite problems.

INSURANCE: The HOA maintains liability insurance on the common grounds and facilities. You must obtain your own homeowners' insurance. DO NOT buy condominium insurance. Although the Tsala Apopka chain of 28 lakes surround the community it is NOT classified as a flood zone. You should not have to maintain mandatory flood Insurance although you may do so if you choose.

HOA OFFICE: The HOA office is located in front of the pool. The office is open by chance or appointment. The Communicator, a free newsletter written by the Board, is posted at the mailboxes and office. The Communicator is also available on the Vine Connect App and on the homeowner portal. There is a slot in the front door of the office where you can leave correspondence for the Board.

NO SOLICITING: There is a sign at the entrance to the Community stating no soliciting. Door-to-door solicitation is not allowed in the Community, nor is distribution of advertising or religious materials. Please stop or report any violators to Vine Management. There are no exceptions to the rule.

LANDSCAPE MAINTENANCE: Your landscape services are limited to lawn mowing, edging, and limited weed control. Shrubs are pruned periodically. The HOA does NOT remove or replace lawns or shrubs on your lot. All homes are treated with the same level of **BASIC SERVICE**. Landscaping is NOT customized to the individual home. It is all or nothing. The schedule is Monday and Tuesdays weekly April thru September and every other week October thru March. Additional plantings/gardens may result in additional costs to you. You will be charged extra if you plant/place obstacles that impede or prevent easy maintenance of your yard. For anything beyond **BASIC SERVICE**, you may wish to hire your own landscaper or do it yourself. You may elect to NOT receive any landscape services (Mow/Edge, limited weed control and shrub pruning) by contacting Vine Mgt at info@vinemgt.com. The HOA fees remain the same. You must maintain anything you add to gardens. **DO NOT** deal directly with the landscaper for additional needs and or pay them directly. The community governing documents and landscape contract are both posted on the Vine Connect App and the homeowner portal.

Yard waste can be put out at the curb on Monday evening to be picked up on Tuesday by the landscapers. You can also place your bagged yard waste out with your trash the evening before pickup, after 6:00pm. Trash days are Monday and Thursday.

TREE MAINTENANCE: Trees are cut, removed, trimmed or otherwise maintained annually. Those that are on common land are the responsibility of the HOA. Trees that are on homeowners' land are the responsibility of the homeowner. The ACC Committee will evaluate all requests for tree removal in accordance with Florida Law Citrus County Ordinance. Only those that are determined by an "arborist" to be diseased, damaged or

otherwise present a threat may be removed. Trees on homeowners' individual lots may be removed under the same criteria at your own expense. You must obtain ACC Committee approval prior to removal. You may not plant, remove or prune trees in common areas.

SPRINKLER SYSTEM: The sprinkler systems run as allowed by the County Government, presently once weekly. The systems are maintained by outside contractors. We operate with Water Use Permits from "SWIFTMUD' (Southwest Florida Water Management District) to pump water from the canals. Report all breaks to Vine Mgt. To assist, please stop by the HOA office and pick up a flag to identify the broken sprinkler. Any damage caused by the homeowner, their guest or their contractors will be charged to the homeowner. Do not park on the sprinklers. You may NOT add sprinklers onto the system as it will negatively affect the water pressure on other homes in your water zone. Those at the pool are grandfathered in.

FENCES AND OUT BUILDINGS: No dividing property or outbuildings of any size, shape or type are allowed. No outside buildings or outside storage areas are allowed.

GOSPEL ISLAND BOAT RAMP AND DOCK: The Mooring has its own boat ramp allowing access to Lake Henderson and Little Lake Henderson, a part of the Tsala Apopka Lake chain. Your pool key opens the gate. **Non-Residents may not use it unless a homeowner accompanies them.** The boat launch area is for the use of residents and their guests only during daylight hours. The Board DOES allow the County to use it for official business. It is also used for helicopters providing patient services. The ecology students from USF also uses the area. It is NOT a long-term parking area for other vehicles. The area is fenced and locked. The HOA is not responsible for theft or damage to stored vehicles. The spaces are issued on a first come first served basis by filling out the boat registration forms located on the portal. You may choose to keep a boat/boat trailer inside your own garage, but not in your driveway or elsewhere on the grounds. A current vehicle registration is required in order for you to continue to use your assigned space. Any vehicle not registered with the HOA office will be removed at owner's expense.

PARKING: Parking is one of the most serious problems we have at the Moorings. It is suggested that when you need additional overnight parking, you seek the permission of your friends and neighbors or absentee residents for the use of their driveways. We are concerned with the ability of emergency vehicles making their way through the community. Also, when entertaining large groups where your guests must park on the street, it is best when everyone parks on the same side of the street. By doing so, only one lane of the roadway is restricted, allowing traffic to pass more easily. We are concerned with the ability of emergency vehicles making their way through the community

Never Park on sidewalks or on the grass.

Boats, RV's and trucks larger than a pick-up may park in your driveway for a maximum of five (5) days for cleaning, loading and unloading. Owners, visitors and contractors may not park on sidewalks, lawns or common land. Damages to lawns, sidewalks or sprinklers will be billed to the homeowner.

No vehicle may be parked in such a manner as to impede access to a driveway or street. Residents are responsible for parking violations of their guests. You may get a traffic ticket from the Sheriff or fines from the HOA.

Parking at the pool park area is reserved for people using the pool/cabana. Residents needing additional parking may park in this area only after pool hours and until 7:30 AM.

Commercial or service vehicles may park in a resident's driveway only when service is actively being performed. Heavy maintenance on any boat or vehicle is not permitted in driveways, on streets or common areas.

TENANTS, GUESTS, CHILDREN: Homeowners are responsible at all times, under all circumstances, for the conduct of children. An adult over the age of 18 must accompany children under the age of 14 when using shuffleboard or pool/cabana facilities. Guests are allowed only when the owner is currently present in the Moorings. Residents over the age of 18 must accompany local area guests while using the pool. Guests may not stay in the pool/cabana or shuffleboard without the resident. Homeowners will turnover amenity use to Tenants and forfeit use.

FAMILY PETS: The maximum number of animals you are allowed is two (2) cats and/or dogs. They must be properly cared for and under control at all times. They may not be kept outside the home. Only domestic dogs and cats are permitted. No livestock, reptiles or other exotic animals may be bred, raised or kept in any buildings or on any lot. Fish and caged birds are allowed indoors. All animals must have current vaccinations, be kept clean and good health at all times. The animals must not create a health hazard, noxious odor or offensive noise, i.e. barking. Animals may not be kept outdoors overnight. Pens, cages and animal houses are not allowed. Persons walking animals must use a leash and are responsible to pick up feces immediately and dispose of the waste at home.

Citrus County requires that all animals must always be under control. Problems with cats or dogs that are roaming free should be reported to Citrus County Animal Control at 352.726.7660.

WORK ORDERS OR COMPLAINTS: All work orders and complaints must be made in writing and signed. Please allow ample time so that it may be investigated. Approved work orders are handled when the contractor is next due in our area and not on demand. Landscape and irrigation issues should be emailed to Vine Mgt at info@vinemgt.com with a photo of the area.

STREETS AND ROADWAYS: All streets and roadways within the Moorings are owned and maintained by Citrus County. If you see any problems such as a pothole or burned-out streetlight, please notify Vine Mgt and the County will be notified. The speed limits are posted on each street. The Sheriff and/or agents routinely patrol our streets during the day and night hours. Watch carefully for children, pets, bicycles and pedestrians.

GARBAGE AND TRASH: Garbage and trash removal is scheduled for pick up each Monday and Thursday. If a holiday falls on our pickup day, it will be picked up the following day.

CABLE SERVICE: Basic cable service is contracted by the HOA and is included in your monthly HOA fees. Spectrum is the current provider and supports digital and HDTV broadcasting as well as internet and WIFI. Call Spectrum at 833-697-7328 and tell them you are with The Moorings Bulk Package. Your basic service will be no charge and it includes a DVR box. You may purchase expanded services which are billed directly to you such as a landline phone.

COMMUNICATOR: Things are always changing and it is necessary to get the word out to all Residents. The "Communicator" is our primary means of telling all the residents what has been going on in the community and surrounding area. They are posted by the mailboxes and the office. You may also receive an e-mail version by providing your email address to Vine Management. The Communicator is also posted on the Vine Connect App and on the homeowner portal.

FINANCIAL INFORMATION: The Moorings is a Florida Corporation begun in 1989. There are presently about 179 members. There are capital reserve funds for amenity repairs or replacement. In October 2004, the Membership authorized the establishment of a restricted funds account to be established to provide exclusively for the rejuvenation of the common areas. The account is self-funded by a one-time only MEMBERSHIP FEE of $600.00 paid by all new home purchases.

In 2005, the Board, after consulting our attorney, adopted a standard uniform assessment where all owners pay an equal assessment. This charge was predicated on the purpose of a HOA wherein all residents are brought together to purchase a group of services and that they are made available equally, and charged equally, to all owners. There is no consideration for the extent any service is utilized.

The monthly assessment may be mailed to The Moorings c/o Vine Management P.O. Box 620753 Orlando FL 32862-0756 or sent electronically to the Moorings via homeowner portal at VineMgt.com or Vine Connect App. DO NOT drop off checks at the office. In accordance with Florida law, the records are turned over to an accounting firm for review, taxes are prepared, a review letter issued to attest to accuracy and make recommendations on policy and procedure. These practices were all implemented in January of 2006, based on the significant growth of our revenue.

POOL/CABANA: Most pool rules are made to limit liability and assure there is always adequate room in the pool for our residents. There is no lifeguard on duty-swim at your own risk. Maximum pool capacity is 39 people. Your community keys open the gates and restrooms are unlocked. Resident pool keys should be kept on the Moorings lanyard that you can get from the office. You must have this lanyard with you at the pool so everyone will know you are a resident and belong in the pool area. The pool gate MUST be locked at all times, even when the office is open. This is a liability issue. Only residents and their guests may enter the gated pool/cabana area. Guests are allowed only when the resident is physically present in the community. You are responsible for their actions at all times. Guests from the local area must be accompanied by a Moorings resident. All children under the age of 14 must be accompanied by an adult 18 years or older. Those children and adults

who require diapers must use swim diapers to enter the pool. If there are any personal accidents, the Health Department requires the closing of the pool until a safe contamination inspection is completed. Swimmers may use a flotation device only if they are considerate of other bathers. GLASS IS STRICTLY FORBIDDEN ANYWHERE IN THE POOL AREA. No animals are allowed within the gated pool/cabana area with the exception of service animals. There is a bike rack in front of the parking area for those coming by bicycle. Please dress and behave appropriately so that we may all enjoy the pool/cabana.

Special occasion events may be held with prior permission from the HOA. A refundable damage deposit of $50.00 is required. The area will remain open to all homeowners and you may not have exclusive use. Forms to reserve Cabana are located on the portal. Fill out and email to Vine Mgt or drop off form and deposit at the Office.

There are lights and fans in the cabana. Please turn them off when you leave.

SHUFFLEBOARD: Shuffleboard courts are available for residents and their guests. An adult 18 years or older must accompany any children under the age of 14. Play equipment is located in a locked bench/chest at the courts. The resident's pool key will open the chest. Defective equipment or problems with the court should be reported to Vine Mgt.

LEASING: If you wish to rent out your home, you may do so for not less than 6 months at a time two times per year. It must be leased out in its entirety. The homeowner/rental agency is responsible for notifying the Board that you are renting out your home, submitting occupant information and providing Vine Mgt with a copy of the signed lease agreement. The homeowner is responsible for any damage or violations of our Covenants and By-Laws by their renters.

Board of Directors 2025