

WATERFORD CONDOMINIUM ASSOCIATION OF COLLIER COUNTY, INC.
Rules and Regulations

As Approved on April 27, 2026

Each unit owner is responsible for compliance with these rules and regulations by all occupants, including guests and renters. Violations should be reported to the Management Company, and all actions taken by the Board of Directors as the result of violations will be directed to the unit owner.

GENERAL RULES:

1. Nuisances, Unlawful and Improper Use:

- a. No nuisance shall be permitted on the condominium property, nor any use or practice (including but not limited to excessive or unreasonable noise from the use of musical instruments, radios, television sets, and amplifiers) which is a source of annoyance to owners, residents or tenants or which interferes with the peaceful possession and proper use of the property.
- b. All portions of the condominium property must be kept in a safe, clean, and orderly condition at all times.
- c. There shall be no conduct or use of the property that will increase the cost of insurance on the condominium property.

2. Commercial Uses:

- a. Use of the condominium property or its limited common elements for commercial purposes, including garage or lawn sales, is prohibited.

3. Unit Occupancy:

- a. Regular, on-going overnight occupancy shall be limited to four people in a two-bedroom unit and six people in a three-bedroom unit.

4. Alterations and Modifications:

- a. Certain modifications to a unit require Board approval prior to commencement of work. An "Alteration and Modification" request form needs to be completed and submitted to the management company for approval. The form can be found on the New Waterford website.

- b. The following modifications require approval:

- i. Exterior appearance (shutters)
- ii. Structural (walls)
- iii. Electrical/Plumbing (change from original installation)
- iv. Common Elements (enclosing lanai)
- v. Flooring (replacing carpet with tile or laminate – 2nd floor units only)
- vi. Upgrade of garage electrical capacity (electric vehicles)
- vii. Windows and Sliders
- viii. Attachments made to exterior walls or roofs, e.g., AC coolant lines or drain lines run on the outside of the building
- ix. Approved Security Camera Locations:
 - On the wall next to your front door, with the camera facing your own entryway
 - On the front of your garage, with the camera pointed only at your own driveway
 - Please note: Cameras may not be installed in walkways or common areas due to privacy concerns. Ring-style doorbells that replace the existing doorbell are permitted and do not require additional approval.

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5. Electrical Installations:

- a. No occupant of a unit shall install or have installed any wiring for electrical or telephone installations, television antennae, air conditioning units or other electrical equipment without the written approval of the Board of Directors.

6. Storm Protection Specifications (New Windows, Hurricane Shutters, Garage Doors, Screening):

- a. Lanais shall not be enclosed in any manner without the written approval of the Board of Directors.
- b. Storm shutters are not considered "enclosures". However, owners must receive written approval from the Board of Directors prior to installing storm shutters, and the shutters meet the following requirements:
 - i. Must be white or clear in color,
 - ii. Must meet the current State of Florida Building Code Specifications (Collier County is not in the High-Impact Zone),
 - iii. Must be installed by a licensed contractor who has obtained a valid Collier County Building Permit for installation,
 - iv. Must be installed between Monday through Friday between the hours of 8 AM and 5 PM. Shutters installed before December 13, 2007, will be grandfathered in and acceptable to the Board.
- c. New windows must not be installed without written approval of the Board of Directors.
- d. Garage doors and service doors are the responsibility of unit owners. Replacement doors must meet association standards. Contact the Management Company for the specifications.
- e. Lanai screening and entry light by the front door is also the responsibility of the owner.

7. Hanging Items:

- a. No clothing, rugs or other non-approved items may be hung from windows, stair rails, porches or lanais of a unit, nor from any other portion of the condominium property. Hanging clothes to dry on lanais is not permitted.

8. Disposal of Garbage, Refuse & Plant Cuttings in Dumpsters:

- a. Bag all garbage and refuse before putting in dumpsters.
- b. Large boxes or cartons must be flattened before placing in dumpsters or recycle bins.
- c. Please do not place items on the ground within a dumpster enclosure. Waste Management will not pick up such items, and if such items interfere with access to the dumpster, the dumpster may not be emptied as scheduled.
- d. **Note:** Placing items, other than landscape cuttings, outside the dumpster can result in significant fines from the Health Dept. to the Association. Please call the Management Company if you see items outside the dumpster so that they can be removed immediately.
- e. Please do not put plant cuttings in dumpsters. They should be bagged and placed beside the dumpster for pick-up by the landscape company.
- f. Recycle when possible; call Waste Management at 239-252-2380 for a recycle bin.
- g. Call the Management Company for pick-up of heavy items or items that are too large to fit in the dumpster.
- h. Please do not overfill dumpsters. If your usual dumpster is full, please use another dumpster.
- i. Please do not dispose of the following items in the dumpsters: TVs, printers, monitors, cables, computers, appliances, furniture, amplifiers with speakers, lead acid batteries, building materials, and fixtures. If you have any of these items to dispose of, contact Naples Recycling Drop-Off Center at 239-643-3099. If you are seen dumping any of the above items, you will be subject to a fine.

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9. Signs:

- a. No person may post or display "For Sale", "For Rent" or other similar signs anywhere within the Condominium or on the Condominium property.
- b. "Open House" signs are permitted during the actual hours of the Open House.
- c. Signs identifying the security company monitoring a unit shall be permitted but shall be limited to not more than one (1) in the front of the unit and one (1) in the rear of the unit, subject to the reasonable restrictions by the Board of Directors as to size and location of said signs.

10. Lake Usage:

- a. No boats, floats, kayaks, or canoes, except those needed for lake maintenance, shall be used on any portion of the property designed for water retention.
- b. Swimming, jumping, and/or diving in the lake is also prohibited.
- c. Fishing in the lake is permitted for residents and guests only.
- d. No person is permitted in the Lake.

11. Fire Safety:

- a. In compliance with Collier County Fire Code, no flammable, combustible, or explosive fluid, chemical or substance shall be kept in any multi-family residential unit, garage or limited common element, except as such are required for normal household use. Identification and reporting of such substances may result in a \$500 per day fine from Collier County Code Enforcement to the unit owner and/or the Association.
- b. Stairs, landings and sidewalks shall be free of obstructions to allow free and unobstructed access to units for Fire Department and EMS units. Obstructions include, but are not limited to chairs, tables, flowerpots and decorations.

12. Barbecue Grills:

- a. Only electric grills may be used for outside cooking and are restricted to driveway areas in front of garages and lanais. Propane (of any size) and charcoal grills are prohibited.

13. Unit Occupancy in Absence of Owner:

- a. If the occupant and family who permanently reside with the owner are absent from the unit and are not occupying it, and the unit has not been leased, the owner may permit the unit to be occupied by guests only in accordance with the following:
 - i. Any person who is related to a unit owner within the first degree by blood, adoption, or marriage may occupy the unit in the absence of the owner for a period not to exceed fifteen (15) days. That person's spouse and children, if any, may accompany that person. The total number of occasions for occupancy by all guests combined under this paragraph shall be limited to four (4) in any one calendar year, with a maximum aggregate total of sixty (60) days.
 - ii. House guests not included within (a) above are permitted for only one (1) family occupancy in the unit owner's absence and then only with the proviso that the family consists of no more than four (4) people. Such guests may stay not longer than two (2) weeks, and the total number of occasions for this type of guest occupancy in any unit shall be limited to three (3) in each calendar year.
 - iii. All guests governed by this Section shall be registered with the Management Company prior to their arrival at the Condominium. Registration shall include the names of the guests, dates of occupancy, plus any other information requested by the Board of Directors.

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14. Leasing of Units:

- a. A unit owner may not lease his unit during the first full year of ownership. The restriction on leasing will expire on the first anniversary of the date the owner takes title to the unit.
- b. No unit may be leased for a term of less than thirty days or more than six months, nor may it be leased more than three times per year. The Board, at its discretion, may approve extension of 6-month leases for an additional six (6) months with no additional fee.
- c. No subleasing or assignment of lease rights is permitted.
- d. Any owner intending to rent/lease their unit must obtain an "Application for Approval to Lease" from the Management Company, complete and submit the application to the management company at least twenty (20) days prior to the first day of lessee occupancy. The Board shall have twenty (20) days to approve or disapprove of the proposed lessee. There is a processing fee of \$100 by the Association.
- e. All leases:
 - i. Must be submitted in writing and approved by the management company.
 - ii. Must be accompanied by a copy of the lease and the required fee.
 - iii. **Note:** Owners must notify the Management Company, in writing, if a lease is being extended or renewed.

15. Pets:

- a. Each unit owner is allowed to keep one domestic pet weighing less than forty pounds.
- b. Pets shall not be maintained for any commercial purpose and shall not become a nuisance or annoyance to neighbors.
- c. Pet owners must pick up and appropriately dispose of all solid wastes of their pets.
- d. All pets, except birds and fish, must be leashed when outside the unit.
- e. Birds must be caged when outside the unit.
- f. No animals (excluding guide dogs) are permitted at any time within the fence enclosed pool area.
- g. Lessees are not allowed to keep pets.

16. Emergency Access:

- a. The Association has the right of emergency access to all units at all times to prevent damage to common elements or other units.
- b. Unit owners are responsible for providing access to their units by the deposit of a key with the Management Company.
- c. If a key is not readily available, a licensed locksmith may be utilized, and the cost of such service will be charged to the unit owner.

17. Unoccupied Units:

- a. Whenever a unit is to be unoccupied for a period of three (3) days or more, the main water supply valve (located near the air conditioning unit) should be turned off.
- b. Noncompliance may result in liability for damage to other properties.
- c. If the unit is unoccupied for a considerable period of time, it is recommended that a home watch or substitute check the unit periodically.

18. Storm Precautions:

- a. Whenever a unit is to be unoccupied for a period of three (3) days or more, the owner shall remove from courtyard areas, porches, and lanais any unsecured items which could become windblown missiles during a storm.

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19. Maintenance Personnel:

- a. Maintenance personnel are employees or agents of the Management Company or New Waterford and are not permitted to accept work instructions or requests from unit owners or renters. All such requests must be made to the Management Company.

20. Window Coverings:

- a. All window coverings must display white to the outside of the unit.

21. Second Floor Flooring Requirements:

- a. All units above the ground floor shall have floors covered with wall-to-wall carpeting installed over high-quality padding, except carpeting is not required in the kitchen, bathrooms, entry halls, or laundry rooms.
- b. A second-floor owner who desires to install in place of carpeting or existing hard surface flooring, any substitute hard surface floor covering may do so only after receiving written approval from the Board of Directors.
- c. The Board of Directors will obtain consent from the unit owner directly below the requesting unit prior to giving any approval.
- d. Installation must be performed by a licensed contractor and meet defined sound transmission standards.

22. Use of Common Electric Power:

- a. Private use of common electric power outlets (e.g. in garages) on a continuous or extended basis is prohibited. This prohibition includes use of common electric power for operation or charging of appliances, battery charges, electric vehicles and any such items for any period of time.
- b. Unit owners may use the individually metered electrical power outlets in their Units and Limited Common Element garages for such purposes and may upgrade such power outlets at their own expense.
- c. Any such upgrades shall not be deemed a material alteration. All people who use the individually metered power outlets in the Limited Common Element garages for the above purposes shall indemnify the Association and its Officers, Directors and Members from any and all damages that shall arise from such use.

23. Quarterly Assessment Payments:

- a. Quarterly assessments are due on the first day of January, April, July, and October. If not paid on or before the 10th of the aforementioned month, a late fee will be imposed and interest charged, calculated from the due date.
- b. The option to set up "Autopay" for the quarterly assessment is available. Contact the Management Company for details.

24. Landscaping:

- a. No owner may alter the landscaping of the common elements, including walkways and areas around lower units, in any way without prior approval of the Board of Directors.

25. Flags:

- a. Any unit owner may display one portable, removable United States flag in a respectful way and, on Armed Forces Day, Memorial Day, Flag Day, Independence Day, and Veterans Day, may display in a respectful way portable, removable official flags, not larger than 4 1/2 feet by 6 feet, that represent the United States Army, Navy, Air Force, Marine Corps, or Coast Guard, in accordance with the Florida Condominium Act, 718.113 (4).

26. Wildlife:

- a. Feeding of any wildlife is not permitted.

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27. Pods:

- a. Residents moving to or from their residence often use PODS to ship furniture and personal belongings. PODS must be kept in the appropriate driveway and permitted for a maximum of 7 days. The management company must be notified in advance and with the start and end dates of use.

PARKING AND VEHICLE RULES:

1. Parking Areas:

- a. Each unit has two designated parking spaces - the assigned garage and its adjacent driveway. Please do not park on another owner's driveway without securing permission from that owner. Other paved spaces on the property are available on a first-come basis.
- b. Parking on grassed areas is prohibited at all times due to the possibility of damaging the sprinkler heads.
- c. The limited number of guest parking spaces is available on a "first come/first served" basis and is intended for short-term visitation only and not for extended stay.

2. On-Street Parking:

- a. On-street parking is permitted, unless otherwise indicated by signs, but shall not block or interfere with access to driveways, sidewalks, mailboxes, or trash dumpsters. Parking on the street is not permitted from 12 midnight until 7 am. Violations may result in vehicle towing without notice.

3. Use of Garages:

- a. Garages shall be used only for the storage of vehicles or personal property of the unit occupants.
- b. Garage doors shall be kept closed at all times except when vehicles are entering or exiting, or when the owner is actively using the garage and/or driveway area.

4. Vehicles:

- a. There shall be no motorcycles, trucks (private or commercial), vans not intended for use as a passenger vehicle, or inoperable or unlicensed vehicles of any type parked on condominium property unless such vehicle is parked inside the applicable parking garage. Vans for personal use must have windows completely surrounding the passenger compartment and must be equipped with factory-installed seating throughout.
- b. This restriction also applies to any vehicle containing a written advertisement or solicitation which is not performing a legitimate service on the property or within a specific unit.
- c. Contractors working in a specific residence can park their vehicle and or trailer in the appropriate driveway and only during workday hours.

5. Recreational Vehicles:

- a. Boats, motor homes, campers or other recreational equipment may be parked in driveways only while being prepared for use or storage. They shall not otherwise be parked outside of the garages.

6. Traffic:

- a. All owners, their family members, guests, invitees, and tenants shall abide by all applicable traffic laws and regulations. Passing/speeding is prohibited throughout the community.

SWIMMING POOL RULES:

- 1. All diaper-aged children MUST wear swim diapers when in the pool.
- 2. Pool hours are from dawn to dusk.
- 3. Children under 14 years MUST be accompanied by a person 18 years of age or older.
- 4. Only bathing suits may be worn in the pool. Cut-offs and similar attire are not permitted.

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5. People with open sores, cuts, or communicable diseases may not enter the pool.
6. From October 1 through April 30, flotation devices are not permitted in the pool, except for safety purposes.
7. Toys, balls, Frisbees, or diving gear are not allowed in the pool at any time.
8. Towels must be used on lounge chairs and chaises.
9. Shower before entering the pool to remove excess oils.
10. No loud noise or music is permitted at any time.
11. No littering.
12. No animals (excluding guide dogs) are permitted at any time within the fence enclosed pool area.
13. No glassware or other breakable materials are permitted in the pool area.
14. Pool capacity is 25 people.
15. The pool area may not be reserved for private parties.
16. The pool ladder is to be used for exiting the pool only.
17. There is no lifeguard on duty. All person's swim at their own risk.
18. Please close and secure the safety strap on umbrellas after use to protect them from strong winds.
19. NO DIVING or running on the pool deck, at any time.
20. NO SMOKING AND/OR VAPING, including the use of tobacco, e-cigarettes, and marijuana in the pool area.

FINE PROCEDURES:

1. The Board of Directors may levy fines against units whose owners commit violations of the Condominium Act, the provisions of the condominium documents, or the rules and regulations, or condone such violations by their family members, guests, or lessees. The fines shall be in an amount deemed necessary by the Board to deter future violations, but in no event shall any fine exceed the maximum amounts allowed by law (currently \$100 per violation), and no fine shall be levied against an unoccupied unit. A fine may be levied on the basis of each day of a continuing violation with a single notice and opportunity for hearing, provided that such fine shall in the aggregate not exceed the maximum amount allowed by law (currently \$1,000.) The procedure for imposing fines shall be as follows:
 - The party against whom the fine is to be levied shall be afforded an opportunity for a hearing after reasonable written notice of not less than fourteen (14) days.
 - At the hearing, the party against whom the fine may be levied shall have a reasonable opportunity to respond, to present evidence, and to provide written and oral arguments on all issues involved, and to review, challenge, and respond to any evidence or testimony by the Association. The hearing shall be conducted before a panel of three (3) unit owners appointed by the Board, none of whom may then be serving as Directors. If this panel, by majority vote, does not agree with the fine, it may not be levied.
 - If the party against whom the fine may be levied chooses not to appear at the hearing, the hearing will proceed as scheduled, and the unit owner will be advised in writing of the hearing outcome within fourteen (14) days of the hearing.

ADDRESS CHANGES:

1. Florida law requires that requests for address changes must be made in writing to the Management Company.

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CHANGES TO OR FROM AUTO-DEBIT PAYMENT:

1. Requests for such changes must be made in writing to the Management Company.

HURRICANE SHUTTER SPECIFICATIONS:

1. White PVC or aluminum roll-up shutters (top to bottom) with either electric roll or inside crank may be installed on the outside of buildings on all windows with the exception of lanai. On the lanai, shutters must be installed on the inside of screens.
2. White corrugated aluminum security panels may be installed vertically on the outside of buildings, on all windows, with the exception of the lanai. On the lanai, panels must be installed vertically on the inside of the screens.
3. Lexan windows may be installed on the outside of any existing windows or may replace the glass in existing windows. Clear shatterproof film may be used over existing glass. Both must be installed by licensed contractors.
4. When installing any shutters or panels, all holding strips and/or covers must be primed and painted white before being installed.
5. All work on outside of buildings must be done by a licensed contractor.

OVERHEAD GARAGE DOORS SPECIFICATIONS:

1. SAME COLOR AS BUILDING WITH WHITE WINDOW TRIM
2. COLONIAL STYLE (WITH WINDOWS)
3. MUST HAVE SUNBURST STYLE GARAGE DOOR WINDOW MUTIN INSERTS
4. STEEL - WOOD GRAIN
5. MUST MEET CURRENT CODE

USEFUL NAMES AND NUMBERS:

EMERGENCY & NON-EMERGENCY: COLLIER COUNTY SHERIFF & GREATER NAPLES FIRE RESCUE

- 911; Police non-emergency (239) 252-9300
- www.colliersheriff.org
- www.greaternaplesfire.org

MANAGEMENT COMPANY: ANCHOR ASSOCIATES, INC.

2340 Stanford Court, Naples, FL 34112
(239) 649-6357
www.anchormanagers.com

MASTER ASSOCIATION: BERKSHIRE LAKES

495 Belville Blvd., Naples, FL 34104
(239) 353-7633
www.berkshirelakes.org

CABLE & INTERNET PROVIDER: HOTWIRE

1-800-355-5668

TRASH & RECYCLE: WASTE MANAGEMENT

(239) 649-2212

PEST CONTROL: PURCOR

Account #279 688
(239) 775-4949