

**RULES AND REGULATIONS OF**  
**CORAL LAKES ASSOCIATION, INC.**

The definitions contained in the Declaration of Protective Covenants and Restrictions for Coral Lakes (“Master Declaration”) and the Articles of Incorporation of Coral Lakes Association, Inc. (“Articles”) are incorporated herein as part of these Rules and Regulations (Section 2). These Rules and Regulations may be modified, added to or repealed at any time by the Corporation. The Master Board can adopt reasonable rules and regulations governing the usage of all areas within Coral lakes as long as they are fair and non-discriminatory. These Rules and Regulations were approved by the Master Board on April 20, 2018, and shall take effect on April 20, 2018.

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## **1. DEFINITIONS**

- 1.1 Any statutory references contained herein refer to Florida statutes, as amended.
- 1.2 Administration: The general manager of Coral Lakes or his/her designee.
- 1.3 Agent: An individual who has been designated in writing by a resident, lessee or owner to represent that person's interests, except that anyone not a registered owner (as defined below) may not vote in matters related to corporate business without a legal power of attorney from the owner.
- 1.4 Clubs: Generic term that includes, but is not limited to, all clubs, classes, organizations, tournaments and the like. If there is no club structure there must be at least one person who represents the group to define their guest and other policies.
- 1.5 Corporation Property: That portion of the real property and all improvements now or thereafter located thereon described in the Master Declaration.
- 1.6 Guest: Anyone who is not an owner or registered resident or an invitee (as described below).
- 1.7 Identification: Residents and owners must have the Coral Lakes identification card or guest identification with them at all times.
- 1.8 Invitee: Anyone other than a resident or guest who has been invited onto the corporation property by an owner or lessee to perform a task including, but not limited to, home health care aides, cleaners, repairmen, gardeners and any other service provider.
- 1.9 Lessee: A person who has leased a unit in Coral Lakes, has submitted a copy of the lease agreement to the Coral Lakes office, and has registered for the period of the lease. For the period of the lease the lessee is a resident.
- 1.10 Master Board: Chosen by the members of the boards of the individual subdivisions of Coral Lakes to represent the interests of their respective communities in the administration of all corporation business.
- 1.11 Owner: A person or persons of fee simple title to a dwelling unit. An owner shall not mean or refer to a holder of a mortgage or security deed, its successors or assigns, unless and until such holder shall have acquired title pursuant to foreclosure proceedings or by deed in lieu of foreclosure, nor shall the term "owner" mean or refer to any lessee or tenant of an owner, nor to anyone holding a life estate.
- 1.12 Peak season shall run from December 1st each year to April 1st of the following year subject to adjustment by the association at any time, or as otherwise indicated elsewhere in these rules and regulations.
- 1.13 Recreation Area: This includes, but is not limited to, the clubhouse, pools, shuffle board, paddle ball, pickle ball and the tennis courts and are usable by owners, family members, guests and lessees.
- 1.14 Resident: One who occupies a dwelling in Coral Lakes and has registered at the Coral Lakes office. This includes owners, owners' spouses or significant others and lessees. Residents who are not owners of fee simple title do not have the ability to vote in matters related to corporate business without a legal power of attorney from the owner.

## **2. GENERAL RULES**

- 2.1 Any consent or approval given under these rules and regulations by the corporation shall be revocable at any time by the Master Board.
- 2.2 Residents have the right to peaceful enjoyment of their surroundings and the Master Board may impose sanctions and/or fines for any infractions of the rules and regulations by residents, lessees, guests and agents that may cause distress to another resident in accordance with Rule 5 (Complaint Procedures and Penalties) below.
- 2.3 The threat or use of physical force by any person upon any other person will not be permitted or tolerated and such behavior may be punished pursuant to Rule 5 (Complaint Procedures and Penalties) below.
- 2.4 No personal articles shall be allowed to remain overnight on the corporation property except as authorized by administration.
- 2.5 No residents or their guests, invitees or lessees shall make or permit any noises that will disturb or annoy other residents, nor do or permit anything to be done which will interfere with the rights, comfort or convenience of other residents or their guests or invitees.
- 2.6 An owner shall be held responsible for the actions of his guests, invitees and lessees.
- 2.7 Complaints regarding the management of the corporation property, or regarding actions of other residents or their guests, invitees or lessees shall be made in writing to the corporation. This includes the Master Board, management, staff, and concessionaires. The written complaint shall be signed by the complainant and addressed to the Coral Lakes Association, Inc., and delivered either by mail or in person to the general manager.
- 2.8 Any damage to the corporation property, including the recreation areas or equipment of the corporation caused by any owner or their guests, invitees or lessees shall be repaired or replaced at the expense of such owner.
- 2.9 No minors are permitted in the clubhouse or the pool areas without adult supervision.
- 2.10 The use by others of the corporation facilities shall be at the sole risk of those involved and not, in any event, of the corporation or its staff. An individual entering any corporation facility must carry identification which may be checked by any employee of the corporation acting on behalf of management or the Master Board.
- 2.11 The regulations governing the use of the corporation property, including lakes, canals, roadways and the facilities which are or may be located upon the corporation property, including permitted hours, guest rules, safety and sanitary provisions, and all other pertinent matters shall be in accordance with regulations adopted from time to time by the corporation and posted on the corporation property or noticed via an appropriate communication.
- 2.12 No trailer, boat, recreational vehicle, van, camper, truck or commercial vehicle shall be permitted on any portion of the corporation property except for trucks delivering goods, furnishing or services, and except upon such portions of Coral Lakes as administration may, at its sole discretion, determine. Vehicles must be parked appropriately within defined parking spaces. Administration shall have the right to authorize the towing away of any vehicles in violation of this rule with the costs to be borne by the owner or violator.
- 2.13 An owner or their guests, invitees or lessees shall not be permitted to operate watercraft upon any lake located within Coral Lakes.
- 2.14 Pets shall not be permitted in the clubhouse or pool areas. All pets must be carried or kept on a leash when outside of a dwelling unit or fenced-in area. Owners or their guests, invitees or lessees

shall immediately pick up any solid animal waste deposited by their pets on the corporation property.

- 2.15 Service and/or emotional support animals shall be permitted on otherwise precluded corporation property pursuant to applicable federal and state laws and regulations.
- 2.16 Unless otherwise posted, and except for water, food and/or beverages may not be brought into any of the recreational areas or into the theater.
- 2.17 While in the clubhouse, shirts and appropriate footwear are to be worn and anyone in bathing attire is required to wear a cover-up and footwear while in the café or any part of the clubhouse, except that bathing attire may be worn only in transit to or from locker facilities located on the lower level and the pool.
- 2.18 Coral Lakes is a smoke-free environment. Smoking is permitted only in the parking lots no closer than fifty feet from a point of entry to the clubhouse.
- 2.19 Lessees will be issued identification cards after submitting a lease agreement previously approved by the individual Community Association. Lessees will receive fobs to access the gates and clubhouse from the unit owner. The owner will give his/her pool key(s) to the lessee. Fobs will be active for the period of the lease. Access items (fobs) must be returned after completion of the lease using the *Return of Access Items Form*.
- 2.20 Owners relinquish all rights and privileges to the facilities when leasing the unit. The owner's identification cards, fob, automobile barcodes and café script will be deactivated during the period of the lease. The owner will give his/her pool keys to the lessee. When the lessee returns the fobs to the Master Association, the owner's identification cards, fobs, automobile barcodes and café script will be reactivated.
- 2.21 Residents may not be employed directly or indirectly by the Coral Lakes Association, Inc.
- 2.22 Lost fobs must be reported to the general manager so that they may be deactivated and lost identification cards must be reported to the general manager.
- 2.23 Residents must notify the front desk, in writing, of a telephone number change so staff may update the visitor call boxes and the telephone directory.
- 2.24 Parking is permitted in marked parking spaces only.
- 2.25 When title is passed to a new owner in any of the seven (7) Coral Lakes communities, the gate control sticker and the fob identification codes for the unit shall be canceled making them inoperable. New stickers and fobs must be applied.
- 2.26 On show nights, women may wear dresses, slacks, skirts, blouses and sweater sets. Men must wear slacks and button-down collared shirts. No one may wear jeans into the theater on show nights. Rules for attire are posted at the front desk and elsewhere in the clubhouse.
- 2.27 In order to attend sanctioned events requiring tickets for entry, all residents, guests and invitees must possess a valid ticket authorizing his or her attendance.
- 2.28 The terms of service for use of the Coral Lakes website and its component parts are hereby incorporated into these rules. The terms of service, which are available on the Coral Lakes website, may be revised by the Master Board at its discretion.

### **3. GUEST REGISTRATION , RULES AND POLICIES**

- 3.1 When using clubhouse facilities, guests, accompanied by a resident, must register at the front desk. Guests may not use any facilities if they have not registered at the front desk.
- 3.2 Registered guests will be issued a temporary form of identification as determined by the administration.

- 3.3 Guests may not invite their own guests.
- 3.4 Residents shall have priority over guests in the use of corporation facilities subject to variations adopted by the Master Board and posted for public view.
- 3.5 Only residents may be members of clubs, their boards, etc. This differentiates from being a guest attendee at any function permitted by a club.
- 3.6 Guests, lessees and invitees, while on corporation property, shall abide by the provision of the rules and regulations adopted by the Master Board and it is the responsibility of the owner to ensure such compliance.
- 3.7 Clubs may define if and when a guest is permitted to attend a particular event, be it a meeting or other club function; residents have priority in the event of space limitations. Where prior rules regarding the number of guests have been defined by the Master Board they are retained. The Master Board is the authority on these latter rules. The club guest policy must appear in its by-laws as approved by the Master Board.
- 3.8 Guests may attend movies or other events in the theater if accompanied by a resident and to the extent that space is available. Residents have priority in the event of space limitations.
- 3.9 Guests are not permitted in card rooms or the poker room during peak season. At other times, one guest may participate in a four-handed card or other game or two guests may participate in an eight-handed card or other game. Residents have priority in the event of space limitations and a game consisting of residents only shall have precedence over any game with non-resident players in the event of space limitations.
- 3.10 For tournaments sanctioned by the Master Board conducted in the Palm Room or in any other clubhouse location, such as bridge or canasta, guests are permitted to play at all times provided no resident is denied participation due to space limitations. In cases where one pair of players must be sent home, pairs containing guests shall be sent home before any resident pair is denied participation.
- 3.11 A resident may bring a guest to participate in activities taking place in the pool table room or the ping pong room, or on the handball court or pickle ball court on a one-resident one-guest basis.
- 3.12 Guest participation in activities not otherwise discussed in these rules shall, in general, be governed by policies delegated by the Master Board to the general manager.

#### **4. CLUB RULES**

- 4.1 Any provision of the by-laws of any club in conflict with these rules is hereby amended and a copy of any by-laws revised thereby must be submitted to the Association within ninety-(90) days of the enactment thereof.
- 4.2 A club is defined as a group satisfying the criteria set forth in this document and approved by the Association.
- 4.3 Groups not in need of a club structure may use common facilities and/or Association media with the approval of the General Manager provided they abide by the rules set down for them specifically by the Association.
- 4.4 A group organized as a charity organization under a 501(c)3 classification shall be considered a club for purposes of documentation and facility assignment provided it abides by the rules set forth within this document and any variation which is defined by the Association.
- 4.5 New clubs may be organized to provide an activity not provided by another existing sanctioned club.
- 4.6 Clubs must have a membership of not less than fifteen (15) members.

- 4.7 Clubs must submit to the Association club by-laws stating the purpose of the club and the administration thereof. Any amendments to these by-laws must be submitted to the Association for approval prior to the amendments becoming effective. These by-laws must include the following provisions:
- 4.7.1 Clubs must be governed by a Board of Directors elected by the members thereof at an annual meeting of the membership.
  - 4.7.2 The number of members of the Board should be based upon the size of the club and level of activity thereof, but may not be fewer than three (3).
  - 4.7.3 Terms of office of club board members may not exceed two years, and a provision providing for staggered terms is suggested. There shall be no limit to the number of terms to which a director may be elected, but directors shall stand for re-election not less than every two years.
  - 4.7.4 The club board shall from within the board elect such officers as it may deem necessary to carry out the executive duties of the club. Such officers shall be members of the board, and such officers shall serve at the pleasure of the board, and shall be chosen annually. Officers may be changed by a majority vote of the Board of Directors at any meeting called for such purpose as indicated on its agenda. While any resident may be a member of a club and a member of a club board, only owners may be officers.
  - 4.7.5 Candidates for the board may be nominated by a nominating committee or by the nomination of any member at a duly constituted meeting. Absentee ballots may be permitted. Candidates for any board membership shall sign the following statement prior to election: “I, **ENTER NAME**, do hereby declare that I have read the by-laws of the **ENTER NAME** Club and the rules governing clubs established by the Coral Lakes Association, Inc., and I am familiar therewith and will, if elected, faithfully, without personal gain, execute the duties of a member of the board.”
  - 4.7.6 Board and committee meetings shall be subject to FS720’s open meeting provisions.
  - 4.7.7 Club presidents may be empowered to select various committees to further assist in the administration of the club. All committee members shall serve at the pleasure of the board
  - 4.7.8 Club membership must be made available to all Coral Lakes residents.
  - 4.7.9 Clubs may collect such dues as they deem necessary to cover expenses incurred by the club.
  - 4.7.10 Clubs may not suspend or expel or otherwise deny any member of the club the right to participate in any of the club’s activities without the approval of the Association except for non-payment of dues.
  - 4.7.11 Club members shall have the right to address the board at board meetings of the club.
  - 4.7.12 Board members, including officers of any club, may be recalled by the members thereof in the same manner as provided by FS720 for the recall of Association board members.
  - 4.7.13 FS 720 provides for certain rights of residents in dealing with homeowner associations including, but not limited to, the examination of records and the right to a redress of grievances. The Master Board does hereby extend these rights to members of clubs in relation to the club’s activities.
  - 4.7.14 Each club shall provide annually a list of its members to the Association prior to January 31.
  - 4.7.15 Clubs may not compensate any resident for any service except for nominal gifts, not of significant value, and shall submit annually to the Association a statement that such compensation has not taken place. If any gifts or services have been given, the club shall submit annually to the Association a list that includes the name of the recipient, descriptions of the gifts, and the value of the gifts given.

- 4.7.16 Clubs shall submit to the Association by January 31 of each year, the name, address and social security number of any individual or entity to whom a payment of \$600.00 or more has been made during the prior year, and the amount of such payment(s).
- 4.7.17 Clubs may not enter into any contracts without the approval of the Association.
- 4.7.18 Clubs planning activities which would provide for the expenditure of more than \$2,500.00 shall submit to the Association, prior to the activity, a budget indicating the ways and means of providing for such expenditure. No payment shall be made prior to receipt of approval from the Association, other than minimal amounts needed for reservation status, which is borne solely by the club.
- 4.7.19 Clubs will submit a current list of directors and officers to the Association and notify the Association within thirty (30) days of any changes along with an updated list.
- 4.7.20 Clubs shall submit a financial report for sales tax purposes within ten (10) days of the month following any event which occurs on Coral Lakes Association, Inc.'s property or elsewhere. If the report shows that any sales taxes are payable, a check for the sales taxes made payable to the Association shall accompany the report. This does not apply in cases of tax exempt activity.
- 4.7.21 Clubs must submit annually by January 31 for the preceding calendar year, a statement of income and expenses. The Association may allow other filing dates by resolution of the Board.
- 4.7.22 Clubs must submit annually by January 31 for the preceding calendar year, a statement of assets and liabilities including the anticipated use of any funds on hand, including operating capital, and how any excess funds will be used for the benefit of the residents of Coral Lakes, unless such excess funds are the result of the collection of dues.
- 4.7.23 Clubs bank accounts shall be in the name of the Coral Lakes Association followed by the name of the club, and the taxpayer identification number provided to the bank shall be the Association's taxpayer number.
- 4.7.24 Coral Lakes Association, Inc., is a not-for-profit Corporation and therefore clubs must operate within these constraints. Thus, admission charges for approved events should be no more than the anticipated expenses of the venues, unless such events are held for the purpose of raising revenues for recognized charities. Proceeds in excess of costs of the events must be dedicated to benefit all Coral Lakes residents and may not be used for other club activities. Profits accruing to clubs that function as registered charities must be used to benefit those charities and may not be used for other purposes.
- 4.7.25 The Association shall have the right to examine or audit the books and records of the club at any time it deems necessary.
- 4.7.26 The Association may suspend or revoke the sanctioning of any club for the violation of any rule promulgated by the Association. The general manager of the Association is hereby authorized and obligated to temporarily suspend the privileges of any club or organization, and give indication to the Association president and club president of the impending action, whenever the general manager has determined that the club or organization is not in good standing. "In good standing" is hereby defined as being in compliance with all rules and regulations promulgated by the Association. Only the Master Board may revoke the sanctioning of clubs.
- 4.7.27 All clubs shall operate on a calendar year basis. The Association may exempt some clubs from this provision by vote of the Master Board.

- 4.7.28 All clubs and organizations active in Coral Lakes, whether separately incorporated or operated under charter from a nationally recognized charity, are subject to the rules herein contained.
- 4.7.29 Posters and flyers advertising club activities must be approved by the Association prior to their display. The Association shall provide the club a reason for disapproval. All posters and flyers must include the Coral Lakes name.
- 4.7.30 All events, on or off premises, must be cleared on the master calendar by the Social Director or other appropriate designated staff. Sponsors of an event will observe and enforce the room capacity maximum.
- 4.7.31 Clubhouse facilities are subject to pre-assignment.
- 4.7.32 Facilities, equipment and media may be reserved by any club, group or organization as needed with the approval of the Association. Sponsors will be held responsible for the conduct of their participants.
- 4.7.33 Sponsors are responsible for typing and duplicating correspondence, flyers, etc.
- 4.7.34 Event flyers must be placed on flyer distribution shelves adjacent to the café only, and only in the assigned places after approval by the Social Director or other designated staff acting on behalf of the Association.
- 4.7.35 All events will be listed in Life Styles along with a contact name and phone number.
- 4.7.36 All show tickets must be paid by resident checks only.

## **5 COMPLAINT PROCEDURES AND PENALTIES**

- 5.1 Coral Lakes complaint procedures and penalties are established by the Master Board.
- 5.2 Coral Lakes has a zero tolerance policy for any breach of the Rules and Regulations.
- 5.3 A complaint is filed with the Association by delivery to the general manager or President of Coral Lakes Association, Inc. The person making the complaint is called the complainant and the person against whom the complaint is filed is called the respondent. All complaints must be in writing and must be signed by the complainant.
- 5.4 The complaint goes to the Advisory Committee (composed of officers of the Master Board) which then makes a decision whether or not the complaint should go further or if the issue may be resolved in another way, including but not limited to informal mediation. Both parties will be advised in writing, by certified mail – return receipt requested, of the Advisory Committee’s decision. If the Advisory Committee decides the matter should proceed, it is referred to the Association which will give the complainant and respondent the opportunity to be heard by the Master Board. After giving both sides an opportunity to present their cases, the Master Board shall make a decision relating to the complaint, which could include a penalty or other finding which will serve as a deterrent to the issue arising again.
- 5.5 The Master Board shall itemize each charge brought by the complainant and if any penalty is assessed each penalty will be set forth with each charge. Both parties will be notified of the results in writing by certified mail – return receipt requested. The respondent will be given fourteen (14) days to appeal the decision. The appeal will be heard by an Appeals Committee. At least three (3) members of the Appeals Committee shall be residents who are not members of the Master Board. If that committee, by majority vote, does not approve the penalty or fine levied, it will not be imposed.
- 5.6 The Appeals Committee will advise the Association of its decision(s) in writing, and the Association will notify both parties, in writing by certified mail – return receipt requested, of the final decision of the Appeals Committee. Any penalties imposed will take effect on the date specified in the letter.



- 5.7 The failure of a respondent or other responsible party to abide by a penalty assessed by the Association shall be deemed an additional violation of these rules.
- 5.8 In cases where a monetary fine has been assessed and the respondent or responsible party thus assessed refuses to remit payment, the Association may take whatever legal steps it deems appropriate to secure its interests with all costs to be borne by the respondent or responsible party.
- 5.9 The following is only shown as examples of penalties which may be imposed. The Master Board shall choose any fair and reasonable penalty they deem responsible:
- 5.9.1 For first offenses, respondents or responsible parties shall be suspended from participation in Coral Lakes activities both within and without the clubhouse for a period of not less than three (3) months.
  - 5.9.2 For second offenses, respondents or responsible parties shall be suspended from participation in Coral Lakes activities both within and without the clubhouse for a period of not less than six (6) months and assessed a monetary fine of \$100.00.
  - 5.9.3 For third offenses, respondents or responsible parties shall be suspended from participation in Coral Lakes activities both within and without the clubhouse for a period of not less than nine (9) months and assessed a monetary fine of \$200.00.
  - 5.9.4 For fourth offenses, respondents or responsible parties shall be suspended from participation in Coral Lakes activities both within and without the clubhouse for a period of not less than twelve (12) months and assessed a monetary fine of \$300.00.
  - 5.9.5 For fifth offenses, and for any other offenses beyond the fifth, respondents or responsible parties shall be suspended from participation in Coral Lakes activities both within and without the clubhouse for so long as that person shall reside at Coral Lakes and assessed a monetary fine of \$500.00.