

Twin Lakes Estates Homeowners Association, Inc.

Hurricane Protection Guidelines Policy

This Policy is intended to supplement and be used in connection with the Declaration of Covenants and Restrictions for Twin Lakes Estates Homeowners Association Inc., Bylaws of the Association, Articles of Incorporation of the Association and any other rules, regulations, policies and procedures adopted by the Association's Board, as they have or may be amended and supplemented from time to time (collectively the "Governing Documents").

§ 720.3035, Fla. Stat. (2024), provides for the mandatory adoption of hurricane protection specifications by all Homeowners' Associations in the state of Florida. This letter serves as a summary of this legislation and the recommended hurricane protection rules to be adopted by the Board of Directors.

§ 720.3035(6), Fla. Stat. (2024), provides as follows: "(6)(a) To protect the health, safety, and welfare of the people of the state and to ensure uniformity and consistency in the hurricane protection installed by parcel owners, this subsection applies to all homeowners' associations in the state, regardless of when the community was created. The board or any architectural, construction improvement, or other such similar committee of an association must adopt hurricane protection specifications for each structure or other improvement on a parcel governed by the association. The specifications may include the color and style of hurricane protection products and any other factor deemed relevant by the board. All specifications adopted by the board must comply with the applicable building code. (b) Notwithstanding any other provision in the governing documents of the association, the board or any architectural, construction improvement, or other such similar committee may not deny an application for the installation, enhancement, or replacement of hurricane protection by a parcel owner which conforms to the specifications adopted by the board or committee. The board or committee may require a parcel owner to adhere to an existing unified building scheme regarding the external appearance of the structure or other improvement on the parcel. (c) For purposes of this subsection, the term "hurricane protection" includes, but is not limited to, roof systems recognized by the Florida Building Code which meet ASCE 7-22 standards, permanent fixed storm shutters, roll-down track storm shutters, impact-resistant windows and doors, polycarbonate panels, reinforced garage doors, erosion controls, exterior fixed generators, fuel storage tanks, and other hurricane protection products used to preserve and protect the structures or improvements on a parcel governed by the association.

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1. An Architectural Control Committee (ACC) request form must be submitted with specifications, and this request must be approved prior to installation of any permanently installed hurricane protections.
2. ACC approval is not required for temporary panels used to secure windows and doors after the National Weather Service has issued a hurricane warning or hurricane watch for Lake County. Temporary panels made of plywood or other material that will mitigate damage to windows and doors must be removed within 7 days of the day the warning or watch is canceled. Damage to the home made by attaching protective panels must be repaired within 14-days of the warning or watch cancellation. Wall anchors which will be left attached to the home must be ACC approved and match the existing paint color in their location.
3. Any and all hurricane protections to be permanently installed on the house or used to preserve and protect any structure or improvement on any Lot must be a solid color. Shutters or other devices or materials permanently attached to the house must be white or closely match the ACC approved exterior wall, trim or roof color of the home. Hurricane protections may not have any multicolored design or pattern. Unfinished metal will not be accepted.
4. Any and all hurricane shutters to be installed or used to preserve and protect any structure or improvement on any Lot, must be one of the following styles: storm panel shutters, roll down shutters, colonial shutters, screen shutters or hurricane fabric shutters. Subject to ACC approval.
5. Hurricane shutters on any Lot may not be closed unless the National Weather Service has issued an official hurricane watch or hurricane warning for Lake County. Hurricane shutters may not be closed more than seven (7) days after there is no longer an official hurricane watch or hurricane warning for Lake County.
6. Replacement impact-resistant windows must match the aesthetics of the original windows of the home as built including size, frame color and decorative detail unless otherwise approved due to ACC approved construction. Impact-resistant exterior doors must be ACC approved including the front door and all additional entrances/exits to the home. Sliding glass doors will have white frames to match windows. Solid doors/french doors will be white to match window frames or painted to match the approved color scheme of the home.
7. External fuel storage tanks are to be installed underground if lot size permits, and only as permitted by the City of Umatilla.

8. Installation and maintenance of any hurricane protection on any Lot is solely at the expense of the Lot owner. The Association bears no responsibility or liability in the installation or removal of any hurricane protection.

9. Hurricane protections subject to this rule include roof systems recognized by the Florida Building Code which meet ASCE 7-22 standards, permanent fixed storm shutters, roll-down track storm shutters, impact-resistant windows and doors, polycarbonate panels, reinforced garage doors, erosion controls, exterior fixed generators, fuel storage tanks, and other hurricane protection products used to preserve and protect the structures or improvements on a parcel.

This policy was adopted by the Board of Directors on June 16, 2026.