



SECTION 23 PROPERTY OWNERS' ASSOCIATION, INC.

ARCHITECTURAL REVIEW COMMITTEE (ARC) POLICY

Authority: Adopted pursuant to Florida Statute §720.303

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1. Purpose

The purpose of this policy is to establish clear, uniform procedures and standards governing the authority and operation of the Architectural Review Committee ("ARC") of Section 23 Property Owners' Association, Inc. (the "Association").

2. Scope and Authority

The ARC shall have the authority and responsibility, in accordance with the Association's governing documents, to review and act upon permit applications submitted for improvements including, but not limited to:

- New single-family and multi-family construction
- Fences
- Pools and spas
- Driveway revisions
- Roof Replacement
- Exterior Home renovations
- Additions and enclosures
- Exterior color changes

All permit requests and related documentation shall be reviewed to ensure compliance with application requirements and all applicable governing documents.

3. Procedures

3.1 Submission of Applications

All permit applications and supporting documentation, as specified on the Deep Creek Section 23 website, shall be submitted to the POA office and date-stamped upon receipt.

3.2 Administrative Completeness Review

The POA Administrative Assistant or Community Association Manager (CAM) shall review each application package for completeness, including but not limited to:

- Completed ARC application
- ARC checklist
- Site plan
- Deed restriction compliance acknowledgment
- Vendor insurance and licensing documentation, if applicable

If any required documentation is missing or incomplete, the property owner or builder (as applicable) shall be notified by email of the missing items. The review process shall not proceed until all required documentation has been submitted.

3.3 ARC Review Standards

The ARC shall review complete applications in accordance with the applicable Deed Restrictions, whether single-family or multi-family.

The Association allows hurricane protection products for home protection provided such products comply with all applicable local, state, and federal laws, ordinances, building codes, and regulations.

The ARC is responsible for ensuring that all governing document requirements are satisfied prior to approval.

- a. If all requirements are met, the ARC shall issue a Deep Creek permit.
- b. If requirements are not met, the ARC shall deny the application and notify the owner or builder, through the Administrative Assistant, citing the specific Deed Restriction provision or policy requirement that was not satisfied.

3.4 ARC Meetings

ARC meetings are held on the fourth Thursday of each month. All required documentation must be submitted no later than three (3) days prior to the scheduled meeting.

Meetings may be held more frequently depending on application volume. Members of the Deep Creek community are welcome to attend ARC meetings.

3.5 Notice of Decision

The POA Administrative Assistant shall notify the applicant of the ARC's decision by both email and U.S. mail. Copies of all correspondence shall be retained in the Association's official records.

3.6 Revisions, Appeals, and Variances

If an application is denied, the property owner may:

- Revise the application to comply with the Deed Restrictions and resubmit it for review at the next ARC meeting; or
- Request that the Administrative Assistant place a variance request on the agenda for the next Board of Directors meeting.

The ARC Chair may be requested to provide input during the Board's consideration of a variance request.

3.7 Board Reporting

At each regularly scheduled Board of Directors meeting (excluding the Annual Meeting), the ARC Chair shall report on ARC activity since the previous Board meeting, including:

- Number of applications approved
- Number of applications denied
- Any pertinent issues or discussions

4. Vendor Requirements (Insurance & Licensing)

All contractors, vendors, builders, and service providers performing work within the Association—whether hired by a property owner or the Association—must comply with the following requirements prior to ARC approval and commencement of work.

4.1 Certificate of Insurance (COI)

Each vendor shall provide a current Certificate of Insurance evidencing, at a minimum:

- Commercial General Liability insurance in commercially reasonable amounts
- Workers' Compensation insurance as required by Florida law, or a valid statutory exemption

The Certificate of Insurance must:

- Be valid for the duration of the project
- Name Section 23 Property Owners' Association, Inc. as the Certificate Holder
- Be submitted with the ARC application package or prior to permit issuance

4.2 Business / Contractor License

Each vendor shall provide a current and valid business license, occupational license, or contractor license as required by applicable local, county, or state law.

4.3 Verification Authority

The POA Administrative Assistant or CAM is authorized to verify vendor insurance and licensing documentation for completeness and validity. Incomplete, expired, or missing documentation shall delay ARC review and permit issuance until compliance is achieved.

4.4 Responsibility for Compliance

The responsibility for ensuring vendor compliance with insurance and licensing requirements rests solely with the property owner. Failure of a vendor to maintain required documentation may result in suspension or revocation of ARC approval.

5. Adoption

This Architectural Review Committee (ARC) Policy was initially approved by the Board of Directors on September 12, 2024, and is adopted pursuant to the Board's authority under Florida Statute §720.303.

Created 8/30/2024

Revised: February 10, 2026