

Montego Cove Community Rules and Regulations

Introduction

Montego Cove is a residential community designed exclusively for individuals aged 55 and older. To ensure compliance with this age restriction, each residence must have at least one occupant who is 55 years of age or older. Children under the age of 16 are not permitted to reside in the community as permanent residents, which helps preserve Montego Cove's adult-oriented environment.

Management and Governance

The Montego Cove Condominium Association operates under the management of a Board of Directors. This Board is responsible for overseeing all aspects of community administration and property maintenance. Together with its committees, the Board establishes community Rules and Regulations to ensure fair management, proper maintenance, and smooth operation. These policies are intended to protect property values and foster a harmonious and peaceful living experience for all residents.

Resident Responsibilities

All property owners are required to familiarize themselves with the Rules and Regulations, as well as the Declaration of the Condominium, Articles of Incorporation, and By-laws. Adhering to these documents is essential for maintaining harmony, order and safety within the community.

Recreational Facilities

Children are welcome to visit Montego Cove, but recreational facilities are primarily intended for adult use. Residents may not invite friends to use these facilities unless the resident is present, except for guests staying overnight in their unit. If a guest is to use a unit in the absence of the owner, advance notification to the Board of Directors is required.

Clubhouse and Cabana

The clubhouse and cabana are reserved for Montego Cove residents and their guests only. These amenities are not open to the public unless prior approval is granted by the

Board of Directors. Political gatherings and solicitation are strictly prohibited. Residents may reserve the clubhouse or cabana for private parties through the Property Manager, but events cannot be scheduled on Easter, Thanksgiving, Christmas Eve, Christmas, New Year's Eve or New Year's Day. Guidelines for hosting private parties can be obtained from the Property Manager. For small gatherings or meetings, residents are responsible for both setup and cleanup.

Lakes

The East and West Lakes are private and designated for residents and their guests. Non-motorized boats, such as kayaks and canoes, may be used on these lakes but must be stored in the resident's private courtyard or storage locker; storing boats on common property is not permitted. Fishing is allowed using a hook and line, but netting is prohibited. All caught fish must be released, as they may not be safe for consumption. Swimming in the lakes is strictly forbidden.

Wildlife

To protect the local environment and wildlife, residents are not permitted to feed ducks, squirrels, or any other animals within Montego Cove.

Swimming Pools and Spa

The swimming pools and spa are available for residents and their guests only. Children under 16 are not permitted to use the spa but may use the pool if accompanied by an adult. Use of the pools and spa is at one's own risk, as there are no lifeguards on duty. The Association assumes no liability for individuals using these facilities. Adjustments to the pool heater may only be performed by the pool maintenance company. For safety, pool gates must always remain locked.

Individuals who are diaper-dependent are not permitted in the pools or spa. In case of accidental contamination, the pool must be vacated immediately and the property manager notified. Everyone must shower before entering the pool. Loud behavior, running, or horseplay is not allowed. Rafts and tubes should be avoided if the pool is crowded. When using lotion or sunscreen, residents must cover their chair with a towel and wipe the chair upon leaving. Eating is permitted only on the patio, and glass containers are not allowed in the pool or spa areas. After use, all chairs and tables should be returned to their original position, umbrellas lowered, and trash properly disposed of.

Racket Courts

The racket courts are intended for use by residents and their guests. Lessons may be arranged by residents subject to court availability. Proper attire, including white-soled footwear, is required. Children under 16 must be accompanied by an adult. Court time is limited to one hour if others are waiting. Chairs and bicycles are not allowed on the courts, nor are glass containers. The courts may not be used between 10:00 PM and 7:00 AM, and lights should be used only when the courts are in use.

Shuffleboard Court

Residents and their guests may use the shuffleboard court. Glass containers are not permitted. Game equipment is stored in the Cabana and must be returned after use.

Pool Table

The pool table is available for residents and their guests. Individuals under 16 must be supervised by an adult. Play is limited to one hour if others are waiting. No food or drinks are permitted near the table. After playing, residents are expected to brush the table and rack the cues. Smoking is not permitted in the clubhouse.

Outdoor Grills

Residents are welcome to use the poolside grills. They should familiarize themselves with the operation of the grills to ensure safety. Clean the grill after use and turn off the gas at both the tank valve and the grill.

Residential Buildings

Damaging or destroying property is strictly prohibited. Excessive vehicle noise, such as honking or loud engines, is not allowed, and residents should keep TVs, radios, and music at reasonable volumes. Solicitation and canvassing require Board approval. Items such as laundry, bathing apparel, or bedding should not be placed outside the unit. Grilling is permitted on privacy courts and uncovered balconies but not on covered porches or walkways. Hurricane shutters may be closed during summer absences but should be opened when residents return.

Water Damage Prevention

Unit owners shall install a leak detection alarm at the water heater as required by Bylaws 8.2.7.

The board recommends also installing leak detection alarms at any water source such as the sinks, toilets, washing machine, and refrigerator. When residents will be away for more than 24 hours, they should shut off the main water valve and then turn off the water heater circuit breaker.

Common and Limited Common Elements

Stairways to second-floor units are limited common elements, originally constructed of grey cement. Owners may upgrade these stairs with paint, tile, or brick, but must first obtain Board approval. They are responsible for maintaining these improvements. The Association repairs the concrete itself, but owners are responsible for repairing any damage to their own improvements if affected by these repairs. All exterior changes or improvements to common elements require Board approval prior to commencement of work.

Privacy Courts

First-floor units have privacy courts originally built with a concrete walkway leading from the gate to the door. The rest was left to dirt. Owners may improve their patios with gardens, cement, tile or brick. All improvements require approval from the Association Architectural Review Committee (AARC). Owners are responsible for maintenance and cleaning, as well as any improvements such as gardens, cement, tile, or brick. Second-floor units have ground-level privacy courts and a storage closet under the stairs. This is also considered limited common space. Improvements to these areas, including the closet interior, are permitted with required AARC approval, but volatile liquids may not be stored there. The Association maintains the wooden doors, but owners must maintain and clean the courts.

Outdoor Decorations

The rules regarding outdoor decorations aim to maintain a uniform and attractive appearance for condominium exteriors. Decorative items such as statues and garden lights are not allowed in common areas. Residents may decorate their doors and limited common areas for holidays, permitting festive displays while preserving the community's appearance. Political signage is not allowed anywhere on the property. Post Office boxes are for U.S. Postal Service use only; no decorations or flyers may be placed there.

Gutters

The buildings are designed to drain rainwater from the roof without gutters. However, unit owners may install gutters at their own expense with Board approval. Owners are responsible for proper drainage, cleaning, maintenance, and repair of the gutters. This responsibility transfers to subsequent owners. For additional details, refer to Bylaws 8.6-9.

Selling or Leasing

Owners who wish to sell or lease their unit must complete an Intent to Sell or Lease form, available on the Montego Cove website (montegocove.com) This form must be submitted before the property is listed. Buyers or lessees are required to complete an application and Background Information form, also available online. The application, agreement and fees must be submitted at least two weeks prior to closing or lease start to allow time for an interview. Forms are also available from the property manager. Open House signs may only be displayed during the event and must be removed promptly afterward.

Pets (Dogs)

Dog owners must provide documentation from a veterinarian, including the dog's breed, current and expected weight at maturity, and vaccination certificate. Dogs are not allowed in any recreational area. For further information regarding all pets, consult Bylaws 13.7.

Trash and Recycling

Each parking lot is equipped with a large Waste Management dumpster and blue and yellow recycling bins. Residents must sort trash according to the instructions on the bins. Volatile solutions, paints, and lacquers must not be disposed of in the dumpster. Garbage collection occurs on Tuesday, and recycling is collected on Friday, with possible delays during holidays. Construction materials may not be placed in the dumpster. Trash should not be left outside bins. Items too large for the dumpster should be arranged for pickup with the property manager at the resident's expense. Hazardous materials may be taken to the City of Stuart Fire and Rescue Station 1 (800 Martin Luther King Blvd). The Haz Mobile service accepts certain items on the second Wednesday of each month. For more information, visit www.martincountyfl.usHHwaste.

Locks

Each unit owner must provide a key or combination for all entry locks to their residence secured in the office for emergencies. If any locks or combinations are changed, new keys/combinations must be provided to the office.

Plants and Trees

Residents may plant in limited common areas but may not plant in common areas. If plants or shrubs surrounding the building die or become unsightly, a work order should be submitted through the website. Residents may not trim or remove trees, hang plants in trees, or apply any chemicals to vegetation in common areas. First-floor residents may not plant anything in their privacy court that obstructs the view from the second-floor unit. Second-floor residents may not have plants or vines overhanging their balcony railing. Potted plants are allowed on patio walls but must be removed for building maintenance and severe weather. First-floor residents may install pavers and/or stone behind their units with Board approval. Pavers may not extend more than four feet from the building. Maintenance of stone or pavers is the unit owner's responsibility and transfers with ownership.

Motorized Vehicles

All vehicles must be properly maintained, registered, and insured. Each unit is assigned two parking spaces: one under the carport and one unassigned in open parking. Vehicles may not be parked on grass, covered, or placed on blocks. Major repairs are not allowed on the property.

The Board may have a vehicle removed if it leaks motor fluids on the pavement, is missing essential parts, cannot move under its own power for over two weeks, or does not comply with Florida requirements. Vehicle owners are responsible for towing costs.

Residents wishing to load or unload a recreational vehicle must obtain Board permission before arrival. No vehicle may be used as an alternative living space. For more information including restricted vehicles, see Bylaws 13.4.

Window Treatments

All window coverings must be of a finished material designed for that purpose (e.g., blinds, curtains, shades). They must present a white or off-white color when viewed from outside. Temporary coverings such as newspapers, aluminum foil, cardboard, sheets, or other similar materials are not permitted.

Construction, Permits, and Contractors

Unit owners are required to review the Declarations and Bylaws before undertaking any alterations inside or outside their unit. This includes any major or minor work requiring licensed contractors and/or a building permit.

Association Architectural Review Committee (AARC) forms, which shall be submitted, are available through the website (MontegoCove.com) or from the association office.

Refer to Bylaws Article 8 adopted specifications by the board of directors (v. 3/2025), covering windows/sliding doors, entry doors, storm shutters, gutters/downspouts, unit floor covering, and exterior lighting. This work also includes, but is not limited to, HVAC and water heaters. Contractors must have valid licenses and insurance, and the owner must ensure that proper county permits are obtained for all work.

Rules Enforcement

The Board of Directors has the authority to enforce the rules and will employ a progressive enforcement process: courtesy notice > warning > fine or cost recovery > corrective action for rules violations. If the association needs to repair, clean, or restore property due to actions by homeowners, their guests or tenants, those homeowners will be responsible for covering the costs.

Only the Board has the authority to eject individuals from the common areas. Any resident who observes a violation must submit a written complaint to the Board of Directors.

Failure to secure approval for construction projects may result in the owner being required, at their own expense, to remove or reverse the unapproved change or improvement.