

Placida Pointe & Placida Harbour Club: Complete Comprehensive Buyer Guide

1. Association Dues, Financial Obligations & Governance

- **Placida Pointe HOA Assessments:** General assessments for the Placida Pointe Homeowners Association are billed and due quarterly on January 1, April 1, July 1, and October 1.
- **Placida Pointe Delinquency & Penalties:** An owner is considered delinquent if full payment is not received within ten (10) days of the billing date. Delinquent accounts incur a 1.50% per month interest charge (18% annually) plus a \$25.00 late charge. If unpaid past 60 days, the HOA holds the right to record a lien, foreclose, or publicly post the owner's name and unpaid amount.
- **Placida Harbour Club Membership:** Every record title owner of a lot in Placida Pointe Subdivision (Portofino Subdivision, Unit 1) is automatically a mandatory member of the Placida Harbour Club, Inc., which is strictly appurtenant to the parcel and cannot be severed from the fee simple title.
- **Placida Harbour Club Finances & Billing:** The Club manages its own separate operating dues, assessments, and billing schedule (billed quarterly on April 1, July 1, October 1, and January 1, with a 30-day grace period before 1.5% monthly interest accrues).
- **Placida Harbour Club Liens & Enforcement:** The Club holds a continuous lien for unpaid dues, late charges, and attorney's fees. Accounts delinquent past 90 days may face suspension of voting rights and club facility access. Community rules violations can result in formal fines up to \$100 per violation or \$1,000 in the aggregate after a proper hearing process.
- **Board Representation:** The Club is managed by a Board of Directors, which features designated Placida Pointe directors elected by lot owners or appointed by the Placida Pointe Homeowners Association, Inc.

2. Shared Amenities, Marina & Dock Usage

- **Placida Harbour Club Amenities:** Property ownership in Placida Pointe includes affiliation with the Placida Harbour Club, providing access to a clubhouse, pool, health club/fitness center, tennis/pickleball courts, deep-water dockage, and a ferry service to a Gulf beach on Little Gasparilla Island.
- **Slip Management:** Dock slips are governed by club bylaws and dock master rules, requiring all watercraft to strictly comply with specified length, beam, and height limitations.
- **Prohibited Uses:** Live-aboard use of docked vessels, major hull scraping, and commercial charter operations from club slips are strictly prohibited.
- **Environmental & Navigational Safety:** Owners must adhere to environmental standards set by the Club to protect the basin and maintain clear navigation.

Disclaimer: The information contained herein is deemed reliable but not guaranteed. The Seller and Listing Agent do not guarantee the accuracy of these statements, measurements, dues, or rules. Each Buyer should confirm this information with their attorney.

3. Architectural, Construction & Setback Restrictions (Placida Pointe HOA / ARB & ARC)

- **Minimum Square Footage:** Single-family dwellings must have a minimum of 1,500 square feet of fully enclosed living area (excluding garages, lanais, porches, and pool cages).
- **Elevation & Foundation:** Homes must utilize pilings, posts, or similar construction to reach a 12-foot minimum first-floor elevation. No fill dirt may be brought in to raise lot elevation, and natural grade cannot be raised by more than 3 feet overall (at a maximum slope of 1 foot per 10 feet from property lines).
- **Standard Building Setbacks (Unit No. 1):**
 - Frontline: 20 feet (applies to corner lot frontlines as well)
 - Sidelines: 10 feet
 - Waterline: 25 feet (measured from the seawall or mean high tide line)
- **Garages & Lattice Screening:** Garages must be under or attached to the main structure with all openings enclosed by windows or doors (no open carports, except beneath the elevated dwelling with special consent). All areas underneath the residence not enclosed as a garage must be screened using attractive lattice work.
- **Roofing & Exterior Colors:** Approved roofing materials include tile, tin, slate, or wood/concrete shingles. Roofs should be white or light gray, exterior facades must be light colors (white, gray, etc.), and railings, lattice work, and window trim should be off-white.
- **Architectural Review (ARB / ARC):** All building plans, exterior materials, color selections, landscape plans, and any exterior modifications, structural additions, painting, or roof replacements require prior written approval from the ARB/ARC. The committee evaluates plans to ensure they match the community's coastal aesthetic, proper drainage, and local setback requirements.
- **Contractor Regulations:** Approved construction or remodeling work is restricted to designated daytime hours (Monday through Saturday, excluding major holidays), and all contractors must be licensed, insured, and registered with the association prior to entry.

4. Use, Parking & Maintenance Rules (Placida Pointe HOA)

- **Leasing Restrictions:** Homes may be leased, but no lease can be for a period of less than 30 days. Occupancy by non-owners for more than 30 days requires HOA Board approval.
- **Vehicle & Boat Parking:** Recreational vehicles, commercial vehicles, motor homes, mobile homes, or boats/boat trailers may not be parked overnight in driveways or on association premises/streets unless fully enclosed within a garage.
- **Pets:** Domestic household pets are permitted. Dogs must be kept on a leash outside, owners must immediately clean up pet waste, and pets deemed a nuisance by the Board must be permanently removed.
- **External Equipment & Trash:** Garbage containers, gas tanks, AC compressors, and heat pumps must be underground or completely obscured/shielded by service yards, fencing, or dense plantings to minimize noise and visual impact. Outside clotheslines are strictly prohibited unless enclosed in a service yard.
- **Signs:** No signs of any type (including standard "For Sale" signs) are permitted on the property without prior written board approval.

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