



**Cascades at Estero
A Non-Profit, Deed Restricted,
55 + Community**

Residents' Guide

**Rules
&
Regulations**

Cascades Rules & Regulations

Table of Contents

Foreword	.....	3
Clubhouse	.....	4
Arts & Crafts	.....	5
Billiards Room	.....	5
Card Rooms	.....	5
Computers	.....	5
Media Room	.....	6
Fitness Center	.....	6
Aerobics Room	.....	6
Pool Areas	.....	7
Tennis	.....	8
Bocce	.....	9
Lakes	.....	10
Roofs, Driveways, Painting Home	.....	10
Landscaping & Mulch	.....	10
Trash	.....	11
Safety & Privacy	.....	11
Vehicles	.....	11
Parking Restrictions	.....	11
Golf Carts & Handicapped Motorized Vehicles	.....	12
Pets	.....	12
Signs (Open House)	.....	13
Kitchen Use	.....	14
Miscellaneous Community Matters	.....	14
Architectural & Landscaping Guidelines	.....	15
Official Records Request Policy	.....	17
Mandatory Insurance Requirements	.....	17
Compliance & Fining Policy	.....	18

Cascades Foreword

These Rules and Regulations protect the rights and privileges of members, their families and guests and protect Association property to assure maximum use and enjoyment. The Community Association Manager and management team are responsible for extending all courtesies, comforts and services and along with Board of Directors are empowered to enforce these Rules and Regulations. It is the responsibility of all who use these facilities and services to know these Rules and Regulations, abide by them, and cooperate in their enforcement. All questions should be addressed to the Community Association Manager, management team or the Board President.

These Rules and Regulations supplement the
Governing Documents of the Cascades at Estero Residents' Association, Inc.

Clubhouse

1. Hours of operation for Administrative Office are 8:30 am to 4:00 pm, Monday through Friday. The Clubhouse is accessible from 6:00 am to 11:00 pm or as otherwise determined by the Board of Directors/Management.
2. Bar code decals permitting use of the automated entry gate are available for registered vehicles belonging to members and annual lessees **ONLY**. Decals may be obtained in the Administrative Office during operation hours. Decals are not transferable. The staff will place the decal on your vehicle/s. Likewise access cards, which are required to enter the Clubhouse, can be obtained in the Administrative Office.
3. Members are responsible for damage caused by themselves, their lessees, family member, invitees and guests.
4. Pets are not permitted in the Clubhouse except as otherwise required by law.
5. No sleeping in the clubhouse, fitness center or pool areas during after-hours.
6. When in the Clubhouse, shirts and cover-ups are required over bathing suits. Members/lessees are responsible for their guests' attire.
7. Using the Clubhouse as an exit from the pool area when wet is prohibited.
8. Smoking is only permitted outside the Clubhouse where disposal receptacles are located. E- Cigarettes, E-Vapors and the like are strictly prohibited in the Clubhouse, Main Pool Deck, Satellite Pool, Fitness Center, Tennis Courts and Bocce Courts.
9. No person shall enter the Clubhouse wearing or carrying shoes that have not been properly cleaned after use on the Har-Tru Bocce/Tennis Courts.
10. Members, lessees, family members and guests are prohibited from reprimanding management, other employees or agents of the Association. Suggestions or complaints about service should be made in writing, signed, dated and forwarded to the Community Association Manager and the Board President.
11. No equipment, furniture, decorations or supplies belonging to the Association may be moved or removed without permission of the Community Association Manager or the Board of Directors.
12. The unauthorized adjustment or resetting of any timer, thermostat, pump, lighting or other electrical equipment is strictly prohibited.
13. Parking anywhere in the parking lots other than in designated parking spaces is prohibited.
14. Bicycles must use the racks provided; or, if the racks are full, parked in the immediate area of the racks and out of the way of pedestrian and vehicular traffic.
15. The Association assumes no responsibility or liability for the loss/damage of personal items, vehicles, golf carts, bicycles, etc., while on Clubhouse grounds (parking lots, grass areas, veranda & Fitness Center).
16. No part of the Clubhouse may be used for group functions without authorization of the Activities Director. Approval will be given only if the proposed function meets criteria and standards adopted by the Board of Directors for that purpose. The criteria as adopted and amended from time to time are hereby incorporated into and made part of these regulations and are available to members upon written request.
17. When in the Clubhouse, children under 16 years of age must be accompanied and supervised by a member, family member, lessee or his/her adult guest.
18. Authorization by the Activities Director is required for use of the Clubhouse kitchen facilities.
19. Authorization by the Activities Director is required for use of the Ballroom stage, and dance floor.
20. A surviving spouse or domestic partner, parent, child or sibling of a deceased resident of the Cascades may be granted permission to use the Ballroom in the Clubhouse for the purposes of hosting a reception or similar visitation period following the funeral, memorial service or graveside service of the deceased. Permission will be granted if the following conditions are met:
 - a) Use is limited strictly to the Ballroom proper, the kitchen and the adjacent restrooms.
 - b) All guidelines approved by the Board for use of the Ballroom for resident-run activities apply.
 - c) The reception can take place only if the Activities Director determines that the time and date of use will not interfere with any Association activity or with other regularly scheduled activities.

d) Cleaning deposit of \$100 will be required. This deposit will be refundable, if no additional cleaning is needed.

e) Security deposit of \$500 will be required. This deposit will be refundable, should no damage occur.

Exception: The Activities Director may waive the age limits for this particular usage of the Ballroom.

21. The use of rollerblades, skateboards, motorized toys and scooters other than those used for handicap purposes are not permitted in the Clubhouse.
22. No door to door solicitations are allowed within the Cascades Community.
23. The Cascades at Estero Resident Directory is furnished to members only
24. Notices, etc., from the Residents are only allowed on the Residents' Bulletin Board.
25. The Clubhouse and its grounds are not available for any religious services.

Arts & Crafts

1. The Arts & Crafts Room may be utilized subject to approval of the Activities Director. Meetings of the Board of Directors or their Committees and approved group Arts and Crafts Activities take precedence over any other requests for use of this room.
2. Persons using this room are responsible for cleaning up, putting away and removing any supplies or equipment.
3. Precautions must be taken so that the finish of the floors or tables is not damaged.
4. No hazardous or toxic materials such as paint, glazes, glass shards, tools, etc., may be stored, except as authorized by Management. Such materials must be contained in a locked area.
5. The Association assumes no responsibility or liability for the loss or damage of items placed in the "cubbies".
6. The unauthorized adjustment or resetting of any timer, thermostat, pump, lighting or other electrical equipment is strictly prohibited.
7. Last person to exit this room must turn off the lights and fans.

Billiards Room

1. The Billiards Room is reserved for members, their family members, lessees and their guests use only.
2. The Billiards Room is open from 6:00 am to 11:00 pm except when reserved for tournaments.
3. Length of play is limited to five racks or one hour, whichever is less, when other players are waiting for a table.
4. Players must return pool cues, chalk, brushes etc. to the proper racks and storage areas at the conclusion of play.
5. Players must brush the tables when finished.
6. The last person to exit this room must turn off the lights and fans.
7. No food is allowed in this room.
8. Guests under the age of 16 must be accompanied and supervised by a member, family member, lessee or his/her adult guest.

Card Rooms

1. Users of these rooms are responsible for turning off the lights, fans, and for putting furniture back in the proper place before leaving the room.
2. No food is allowed in these rooms.

Computers

1. Computers may be found in the Media Room. Use of the computers is reserved for resident members, their family members, lessees and their guests.
2. Users must provide their own printer paper.
3. Use of the Computers to access sites or otherwise participate in any activity that is illegal, discriminatory, and defamatory or of a harassing or sexual nature, including but not limited to viewing pornographic materials is strictly prohibited.

4. Use of the equipment is limited to a 30-minute period at a time unless no other users are waiting.
5. No food is allowed in the Media Room which houses the computers.
6. Users will notify Management of any malfunction, damage or operational problem with equipment.
7. Guests under the age of 16 must be accompanied and supervised by a member, family member, lessee, or his/her adult guest.
8. Lights and fans in the room will be automatically turned off by the timer.

Media Room

1. This room includes a library, computers and a television.
2. Users of this room are responsible for turning off the television and putting furniture back in the proper place before leaving the room.
3. No food is allowed in this room.
4. This room is also used for various meetings. During such meetings, no audio will be allowed.

Fitness Center

1. The following can be found in this center: cardio equipment, weight equipment, men's sauna, women's sauna, men's restroom, women's restroom, and a classroom (which previously had been referred to as the Aerobics Room).
2. Fitness Center hours for residents/lessees are 4:00 am to 10:00 pm daily including weekends and holidays. Fitness Center hours for guests are 10:00 am to 5:00 pm daily.
3. While using this area people must read and comply with all instructions located on the machines and posted on the walls.
4. When others are waiting for a cardiovascular machine, workout time should be limited to 30 minutes.
5. Food is not allowed in the Fitness Center.
6. Members' personal trainers are permitted, must carry their own liability insurance and must be registered with the Management Office. The Association does not provide or endorse any trainers and is not responsible for their actions.
7. Persons under the age of 16 are prohibited from using the Fitness Center. However, they may use the restrooms, which must be entered from the door in the inside portion of the Pool Area or the rear of the Fitness Center next to the Pro Shop.
8. Sneakers are required when using treadmills. Sneakers or rubber-soled athletic shoes must be worn when using other equipment.
9. Shoes must be thoroughly clean or changed before entering. Dirt and Har-Tru Bocce/Tennis court material must not be tracked into the center.
10. Bare chests and bare feet are not permitted while using the cardio or weight equipment.
11. Television remote controls shall be returned to and kept on the reception counter in plain view when not in actual use.
12. Cleaning supplies/wipes are provided and all surfaces must be cleaned after use.
13. Persons using the sauna must first read and follow the instructions. Tampering with the sauna temperature is prohibited.
14. Equipment malfunctions must be reported to the Management. Do not attempt repair.
15. Accidents and injuries must be reported to the Management.
16. The last person to leave the Fitness Center must turn off lights, fans and TV.
17. The showers in the Fitness Center area are available before and after the use of the following: cardio equipment, weight equipment, Aerobics, Bocce or Tennis Courts and the Pool.

Aerobics Room

1. The Aerobics Room is intended primarily for authorized group use for classes. Authorized users of the Fitness Center may use the Aerobics Room when it is not in use for classes.

2. Subject to availability, mats, weights, stability balls, and other equipment which may be stored in the Aerobics Room are the properties of the class instructors, on-going classes or other individuals. These items do not belong to the Association and may not be used by other persons.
3. The Association assumes no responsibility or liability for the loss or damage of personal items left in this room.
4. No food is allowed in this room.
5. The last person to exit this room must turn off the lights, etc.

Pool Areas

1. The swimming pools and pool areas are open from dawn to dusk. The Community Association Manager may close the pools for any reason. **THERE IS NO LIFEGUARD ON DUTY AT THE POOLS. ALL PERSONS USING THE POOL AREAS DO SO AT THEIR OWN RISK.** From dawn until 10:00 am, the Main Pool and Spa are reserved for members, family members, lessees and their guests who are at least 16 years of age. No one under the age of 16 may enter the Main Pool or Satellite Pool until 10:00 am. The Satellite Pool is located on Cascades Isle Blvd.
2. Guests under age 16 must be accompanied by and under the direct supervision of a member/family member/lessee. All others are encouraged to have another swimmer present when in or around the pools.
3. No person under the age of 16 is permitted in the Spa Areas.
4. Members/Lessees are responsible for their family members' and guests' behavior.
5. Proper bathing attire is required. Cover-ups are required. Cutoffs are not allowed in the pools.
6. Swimmers must shower before entering the pools. Placement of lounge chairs or other items, in front of the outdoor showers and posted rules, is prohibited.
7. Posted rules must be obeyed.
8. All children MUST be at least three (3) years of age and completely toilet trained before they are allowed to enter the pools.
9. **NO CHILDREN WEARING DIAPERS OR OTHERS WEARING INCONTINENCE AIDS ARE PERMITTED IN THE POOLS OR THE SPA.**
10. Diving, running, jumping into the pools, wrestling, horseplay or throwing of balls and objects is prohibited. Loud, profane, or disorderly conduct is prohibited.
11. The Activities Director can allow balls, toys, floats, etc. to be used in the pool in conjunction with an Association event.
12. Noodles, goggles and children's swimming aids are permitted. Light exercise aids may be used by adults as part of an exercise routine.
13. No glass or other breakable containers are permitted in the pool areas.
14. Trash must be disposed of in containers provided.
15. Lounges or chairs may not be removed from the pool decks or from the inside pool area. If furniture located around the outside pool area is moved, they must not block pathways and cannot be placed within six (6) feet of the edge of the pools. Umbrellas must be left in the closed position after use. At the main pool, wicker furniture and cushions may not be moved from the covered veranda area. Towels must be used on all the inside pool area furniture.
16. Climbing, or hanging on the waterfall, fences or lion head fountain areas and playing on the handrails at the steps of the pools is prohibited.
17. Except as specifically permitted in connection with an approved group use; no audio equipment may be used in the pool areas unless it is used with earphones so that it is not audible to others.
18. No cooking or grilling of any kind is permitted in the Pool Areas. Exceptions can be authorized by the Activities Director.
19. No food or drink is allowed in the pool or within 10 feet of the pool's edge.
20. Accidents and injuries must be reported to the Management.

19. The Association does not assume any responsibility for the safety of those using the pool areas, nor for any personal belongings.
20. Exiting the main pool area through the Clubhouse after swimming or using the spa is prohibited.

Tennis

(Times are subject to change without notice)

1. All tennis play is at your own risk. The Association assumes no responsibility for any accident or injury in connection with such use or for any loss or damage to personal property.
2. All members, family members and lessees may use the courts during the designated hours from 8:00 am - 9:00 pm.
3. **ONLY RESIDENTS AND LESSEES OF THE CASCADES AT ESTERO MAY RESERVE AND PLAY ON THE COURTS DURING PRIME TIME DURING OCTOBER 1ST THROUGH APRIL 30TH.** During May 1st through September 30th, preference will go to Cascades Residents. Guests may play with residents during prime time, off-season, **if courts are available**. Preference shall continue to be given to residents.
4. All guests of a Cascades member or lessee must be registered at the pro shop. If the pro shop is closed, it is the responsibility of the member/lessee to notify the pro shop of their guest/s name and home address. Once a guest is registered, a member then may reserve a court during non-prime time or become a “walk on” if a court is available. Guests residing in Collier and Lee County will be limited to playing twice a month.
5. Prime time is from 8:00 am - 11:00 am and from 6:00 pm - 9:00 pm every day. The block times are from 8:00 am - 9:30 am and from 9:30 am - 11:00 am during the day and from 6:00 pm - 7:30 pm and from 7:30 pm to 9:00 pm in the evening every day.
6. Guests may only enter or use the courts when accompanied by a member or lessee and must play with their guest. **All guests must register in the Pro Shop.**
7. A reservation for court time may be made 2 days in advance beginning at 7:00 am by calling the pro shop (948-5287) and leaving a message. When calling for a court, please leave the court time requested the day and the names of the players. Reservations require 3 names for doubles play and 2 names for singles play. The pro will only call back if the court time requested was unavailable. All late morning and afternoon reservations can be made in the pro shop from Monday to Friday. After 3:00 pm From Thursday to Saturday court reservations for Saturday and Sunday must be made by the resident on the small bulletin board outside court 1. The 2 day rule and the names of players are still to be observed.
8. Prime time hours may be adjusted by the Pro seasonally or otherwise from time to time to better meet the needs of the “players” when such changes are included in the Gazette and/or posted on the tennis court bulletin board.
9. Play is limited to one hour for singles (2 players) and 1.5 hours for doubles (3 or 4 players). If no one is scheduled to play, you may continue to use the court.
10. The Pro may temporarily close or suspend play on designated courts for maintenance, league play, team practices, social events, Drop In Round Robins or special events. This is to be posted on the courts’ sheets, tennis calendar and tennis bulletin board.
11. Proper tennis attire is required to play. Cut offs, swim suits, muscle and halter tops are prohibited.
12. No smoking on the courts, under court canopies or surrounding court grass areas.
13. Only flat sole tennis shoes are permitted on the courts. Please check with the Pro or the bulletin board if you have a question concerning the type of shoe you are wearing.
14. Courtesy and proper court etiquette are to be observed at all times. Players who abuse the court etiquette rules will be asked to leave the courts. Failure to do so will result in a violation of the Rules and Regulations and will be reported to the BOD and subject the violator to possible sanctions. The guidelines for proper etiquette are available in the pro shop.

15. Players should use the respective court gate when entering and leaving the court and should never enter or cross a court that is occupied unless invited by the players to cross the court.
16. Litter must be placed in refuse receptacles in area by the tennis courts or disposed of at an appropriate location elsewhere.
17. Whenever a net is down, the court is not playable and play is prohibited.
18. After a rain, play is suspended until the Pro has determined that the court is playable. If the Pro Shop is closed, a player should check the court and use good judgment before continuing to play.
19. All tennis gear should be placed on the benches under the canopies. No tennis gear may hang on the fences or be on the court playing area.
20. Players should consult the Tennis Bulletin Board or the Gazette for information regarding events and meetings, or call the Pro Shop.
21. Players must use the “tread blasters and shoe baths” located on the outside of the court area to remove any court material before entering the Clubhouse, Exercise or Pool areas.
22. No person under the age of 16 may enter or use the courts unless accompanied by and under the direct supervision of a member, family member or lessee, and may only play during non-prime time.
23. Court #1 is designated the Pro's court and practice court. This court will primarily be used for lessons, practice with the ball machine or Pro's skill enhancement. This court may be reserved for court time whenever it is not being used for the aforementioned priorities.
24. When using the lights for evening play, please use only the lights for your court. Do not put on additional lights unless the court is to be used. When exiting the court before the lights go off, remember to let the timer run out, do not turn off manually.

Bocce

1. Hours are from 7am until 10pm daily, night time lighting is available.
2. There is a “no sign in” policy for the use of courts. It is based upon First Come, First Serve basis.
3. Players must sign in for the use of a court.
4. The Bocce Courts have the following limitations:
 - (a) Guests may not use the courts unless accompanied by a member or lessee at all times.
 - (b) No person who has not attained the age of eighteen (18) years of age is permitted to use the courts unless accompanied by and under the direct supervision of a member or lessee. No person who has not attained the age of ten (10) years may use the courts.
 - (c) The Bocce Courts are utilized by the Cascades Bocce League, the Southwest Men’s League, The Cascades Ladies League, Instructional Time and Organized Social Events are included in the Gazette Newsletter and posted on the Bocce Bulletin Board.
 - (d) The courts are not available for individuals when in use by the aforementioned groups. No exceptions.
5. Bocce events that utilize any portion of the Clubhouse must be authorized by the Activities Director.
6. When there are members or lessees waiting, play will be limited to thirty (30) minutes.
7. Proper attire is required: no bathing suits halter or tank tops, cut-offs, or similar attire is permitted. Only flat sole shoes are permitted while playing on the courts. Shoes with **HEELS** or **SPIKES** are prohibited.
8. The players may get Bocce equipment from the plastic storage container on site, but may bring their own equipment if desired.
9. Players **MUST** sweep and **DRESS** the courts after play, leave the equipment clean and return the equipment to the storage container.
10. Courtesy and proper etiquette are required of all players and observers. Loud, abusive language and/or disorderly conduct will not be tolerated.
11. Play on wet courts is prohibited.

12. Litter must be placed in refuse receptacle in immediate area of the courts or disposed of at an appropriate location elsewhere.
13. Players must use the “tread blasters and shoe baths” located on the outside of the tennis court area to remove any court material before entering the Clubhouse, Exercise or Pool areas.

Lakes

1. Alligators and other wildlife may be present and all who use or go near the lakes do so at their own risk. Wildlife **MUST** not be fed, teased, mistreated, trapped or destroyed. Exceptional danger should be reported to the office.
2. Fishing is catch-and-release only.
3. No boating or swimming.
4. Trash, solvents, waste and horticultural products of any kind **MUST** not be thrown into the lake, street or storm drains.
5. Disposal of pet refuse in the water retention ponds or in the Preserve areas is strictly prohibited.

Dirty Roof – Dirty Driveway – Paint Home Exterior

1. Roof Cleaning: Residents are required to clean their roof on an “**as needed basis**”. Tile roofs require periodic cleaning to remove mold and dirt. Cleaning by a licensed roofing contractor gives the homeowner an inspection, checking for broken tile which need to be repaired or missing tile which need to be replaced. Homeowners may also need to have an evaluation for “tuck point” replacement after the home is 10 years old. Homeowners should be aware that the use of non-licensed roof cleaners may expose you to liability if roof damage or an accident occurs. Roof cleaning, inspections or repairs do not require an ACB application. Management performs periodic inspections and will determine if your roof will need to be cleaned to maintain the value of the community. All roofs should be kept clean.
2. Dirty Driveway: Residents are required to clean their driveway on an “as needed basis”.
3. Painting the exterior of your house. Houses **MUST** be painted at a minimum of once every eight years. Painting must be done in original colors using the Cascades formula or the newly approved Cascades-Sherwin Williams color palette (Approved by the BOD on 10/28/14) and an ACB application is required. Application forms are available online, in the media room in the Administrative Office. The office has paint books with sample cards that may be used by anyone who is not sure of their original colors. The need for repainting after the initial cycle may vary.

Landscaping & Mulch

1. Landscape refuse and recycle items are collected on Wednesday between 6:00 am and 6:00 pm. These items must be properly bagged or bundled according to the requirements of the collector, and must not be placed for pickup before 6:00 pm on Tuesday.
2. Landscaping on common areas, including cul-de-sacs, must not be altered in any way.
3. Planned landscape changes on private parcels **MUST** submit application to the Architectural Control Board (ACB) for review and approval.
4. No trees or landscaping installed by the Developer or Management can be changed without approval of the ACB. No additions to the landscaping can be installed without approval of the ACB. A proposal or application for such change or additions must be drawn in detail on a copy of the survey of the property that was provided at closing, and submitted to the ACB. The drawing must include all trees and landscaping that is already on the property.
5. If the traditional mulch is used in plant beds (such as wood chips, red or black mulch, pine bark chips or pine straw), this type of mulch needs to be replenished at least once a year. If lava rock, river rock or marble chips are used, additional material needs to be added only to maintain uniform coverage.

Trash

1. Trash is collected between 7:00 am and 6:00 pm on Thursdays.
2. Bagged refuse and trash bins must not be placed at the curb before 6:00 pm on Wednesdays. Placement of such must not interfere with drainage or impede access to or use of the roadway.
3. When not set out for collection, trash and receptacles must not be visible to your neighbors or the street. If trash receptacles are kept outside the garage, residents must provide proper sight blocking.
4. Dumpsters in the Cascades may not be used for household or personal trash disposal without the permission of the Community Association Manager.

Safety and Privacy

1. Drivers must obey the 25 mph speed limit and all traffic signs. Failure to obey is a violation of the Cascades' rules.
2. The automated entry gate must be allowed to close after each vehicle. Repairs to gate bars will be charged to the responsible member.
3. Any resident who tailgates to gain entry into the Cascades is guilty of creating a potential risk of serious damage to the entrance gate and shall be subject to a \$100 fine. Furthermore, this fine will also apply to any member who meets another vehicle at either entrance gate and instructs said other vehicle to enter the community close behind the owner's vehicle, therefore, intentionally creating a tailgate situation.
4. During any sporting or social event, in which a large number of cars are expected, the metal gates can be open; however, the arm gate will be closed and attended to by a representative of that event.
5. An administrative fee of \$250 can be added to the total damage recovered from a person who has damaged any part(s) of the Cascades Electronic Entrance System.
6. When bicycles are ridden on the sidewalks, pedestrians must be given the right of way.
7. No fireworks may be ignited or used within Cascades at Estero.

Vehicles

1. No repair work on vehicles, boats trailers or related equipment may be conducted on any private lot, common grounds or the street. However repairs of a minor nature or washing and waxing that is completed in less than 24 hours may be conducted in a private driveway.
2. Signs on or in vehicles indicating open houses, home for sale or rent or vehicles for sale are prohibited.
3. All members, family members and lessees must register their motorized vehicles with Management and provide such information as is required by Management.

Parking Restrictions

1. **NO** parking of any vehicle is permitted:
 - (a) Directly across the street from another vehicle.
 - (b) In front of any mailbox before 6:00 p.m.
 - (c) In parking lots overnight.
 - (d) In front of a fire hydrant.
 - (e) In front of or in another person's driveway except with that person's express written permission, even if that person is not residing there at the time.
 - (f) That blocks emergency access at the emergency access point (fire lane) on Foxworth Circle in the rear of the Cascades.
 - (g) On the street overnight without a permit provided by the Management.
 - (h) Where the area is posted "No Parking" by Management, or where it is clear to a reasonable person that parking the vehicle in question would constitute an impediment to entering or exiting the driveway safely, or to other normal and customary use of the roadway.
 - (i) Left of the center of the roadway, so that the left side of the vehicle (driver's side) is at the curb.

(j) In a space set aside for the handicapped, unless a license plate or other official designation of handicapped status is displayed on the vehicle. Upon request, Management shall issue a permit for the use of a handicapped space by a golf cart used by a handicapped person and may provide the user some form of designation visible when the golf cart is using the space.

(k) On lawns or any grassy areas.

2. No vehicles other than conventional private automobiles, small pick-up trucks and vans that do not have commercial equipment, lettering or graphics exposed to view and are of the type commonly uses as a private passenger vehicles, golf carts, and motorcycles, scooters used for handicap purposes or bicycles may be parked outside of an enclosed garage.
3. Temporary street and commercial service driveway parking of service trucks and commercial vehicles is permitted while a residence is receiving service pick-up or delivery. Service vehicles may not remain parked at a residence overnight.
4. No campers, motor homes, RV, boats, trailer, cart or wagon shall be parked or stored outside of an enclosed garage. A camper or RV may be parked in the driveway of a private residence for no more than 24 hours while the resident is in the process of packing or unpacking for a trip. Upon obtaining a permit from Management, the vehicles may be parked in one of the parking lots for an additional twelve (12) hours.
5. No vehicle including cars, trucks, trailers, motorcycles, motor homes or RV's that is unregistered or inoperable may be parked within Cascades at Estero.
6. When entertaining, guests' cars should be parked on the same side of the street.

Golf Carts and Handicapped Motorized Vehicles

1. Operators of Golf carts must have a valid driver's license.
2. Golf carts and handicapped motorized vehicles are permissible on the roads in the Cascades and subject to the same Rules and Regulations as automobiles, including parking restrictions except as provided in "j" of Parking Restrictions above. Golf carts are not permitted on sidewalks, or in any area designated as "**NO PARKING**" or any other space where cars cannot park.
3. Golf carts and handicapped motorized vehicles should be driven as close to the right side of the road as possible.
4. Golf carts and handicapped motorized vehicles should allow vehicles behind them to pass them whenever it is safe.

Pets

1. Up to two (2) pets per household are permitted subject to the following limitations: Reptiles are not permitted. Any animal other than cats, dogs, and other usual and common household pets is prohibited.
2. All pets must be kept on a leash and under control of the owner at all times when outside the owner's home.
3. The person walking a pet shall immediately remove excrement and deposit the waste in a trash receptacle on the property where the pet resides or is visiting. Disposal of pet refuse in the water retention ponds, or in the Preserve areas, is strictly prohibited.
4. Pets are not permitted in the Clubhouse Grounds, except while walking through the Clubhouse parking lot to or from the sidewalk leading to Castlemaine Avenue.
5. Pet owners who violate these above rules may have their pet declared a nuisance and removed from the community by order of the Board of Directors.
6. No dog may be confined on a lanai or in a cage or fenced area outside the home while the owner is not on the property. It is the responsibility of a dog owner to promptly attend to a barking dog and, if the barking is habitual, confine that dog to the inside of the house except while being walked.

Signs (Open House)

The following is informational only. Please check with the Management team for signage specifications and policies.

1. All signs developed and approved by the Management and the ACB, must be placed in the existing planting area out of the grass for ease of lawn care.
2. The signs indicated in #1 above, are not permitted on common area, on or in any vehicle or in the windows of homes.
3. One approved Open House sign may be placed in front yard only. No signs allowed on public right of ways, Association common areas, at the front entrance into the Cascades at Estero or along Estero Parkway.
4. Agents or owners who wish to have an open house/rental or lease listing in the information box must provide a code (first 3 digits of the owner's personal code) for requesting entrance.
5. Whenever there is an "Open House" sign displayed, there must be a real estate agent or homeowner present on the property at all times.
6. No "Take One" boxes, flyers, tubes, containers, or directional signs are permitted.
7. No signs indicating "**PENDING, UNDER CONTRACT** or **SOLD**" are allowed on or attached to the approved sign or any structure on the property.
8. The real estate agent or homeowner will pay for the cost of all signage and will be responsible for the placement and removal of their own signs.
9. No "For Lease" or "For Rent", or "Garage Sale" signs are allowed to be displayed within the Cascades community.
10. No attention-getting devices, such as ribbons, flags or balloons are permitted.
11. All signs must be maintained in good condition at all times. Any sign that are not maintained in good condition, i.e., paint chipping or wood rot will need to be replaced with a new sign or the sign will be removed.
12. Realtor/Owner "For Sale" signs must be removed when the property is taken off the market or within seven (7) days after closing of escrow.
13. Community Association Manager will remove any sign which does not meet the specifications and/or rules.
14. **Open House Procedure and Registration:**

May be held from 1:00 p.m. to 5:00 p.m. on Saturdays and Sundays. Days and times are subject to future change.

Owners or real estate agents who will be hosting an Open House or wish to offer a home for lease or rental on a particular weekend will provide the Association office with an Open House Listing Form for the open house before **4:00 pm on the Thursday** preceding the weekend open house. Form to include a 239 area-code phone number for potential buyers to gain entry to the home **ONLY** if the seller/realtor is in the home during Saturdays and Sundays open house hours from 1:00 p.m. to 5:00 p.m.

Realtors or Owners must notify the office for ALL Open Houses with Management in person or by fax. **Deadline is 4:00 pm Thursday for following weekend Open Houses.** List of all registered Open Houses will be maintained by the Management Team.

The Management will place all listings of homes that are registered for "Open House, For Rent/Lease" in the information boxes at the entrance to The Cascades.
15. **Procedure for Listing and Showing Agents:**

The homeowner must inform the Management Office, in writing, that the home is either for rent/sale and also provide the name of the listing agent, the agency affiliation and appropriate contract information. If the home is "For Sale by Owner", the owner will be considered the listing/showing agent. The listing agent for a rental is responsible for securing information on the lease form approved for use at Cascades at Estero. No other lease form will be acceptable.

The selling or leasing agent has the responsibility of becoming familiar with the limitations imposed on a lessee or prospective owner by the various association documents and the Rules and Regulations of the Cascades at Estero Community Association and insuring that no conditions exist which would place the lessee or prospective owner in violation of the above documents.

16. Agents and prospective buyers or renters are guests of Cascades at Estero and are expected to conduct themselves appropriately, i.e., obeying speed limits, observing parking restrictions and not creating a disturbance for the residents. Prospects may not make use of the amenities.
17. Contractors' signs shall not be placed on any property within the Cascades except as required by law.

Kitchen Use

1. The kitchen and all appliances must be entirely cleaned after use.
2. On site cooking is restricted to the electric appliances provided.
3. Hot plates may be used at the discretion of the Activities Director.
4. The dishwasher may be operated only by an individual who has been fully instructed in its use by the Activities Director.
5. Ice can be taken from the ice machine during operating hours of the clubhouse.
6. The ice scoop must be used to extract the ice and left outside the machine on the tether provided.
7. Do not leave any foods in the refrigerator/freezer after an event.
8. Do not leave dishes/glassware/flatware in the dishwasher.
9. Do not leave anything in the sink.
10. Do not use or remove items that are not for your event.
11. Do not leave anything on the countertop; this includes paper plates, utensils, cups, food, appliances.
12. The dishwashing rinse and detergent cost is to be split amongst the events and clubs since all will be using this appliance.

Miscellaneous Community Matters

1. The Community Association Manager, Management Team and Board of Directors are authorized to gain access to all common grounds; including residents' grounds to ensure that no violations exist. (i.e. trash, mold, outdoor storage, additions to home)
2. Members are not allowed to earn compensation for services rendered to the Association.
3. No member, family member, lessee or their Guests may reprimand, instruct, order or interfere with an employee, vendor or contractor of the Association or Management during the lawful performance of their duties. No person shall act or behave in any manner of authority so as to supersede the authority of Management. Complaints and or suggestions and/or recommendations must be submitted to Management in the manner provided.
4. Personal contact by any member, family member, lessee or their guests via telephone, mail, or face-to-face with the superior or supervisor of vendors, contractors, or providers to the Association on matters which are the prerogatives of Management, is prohibited.
5. The views, conclusions and recommendations of volunteer committees and their members or of any individual volunteer, contractor or consultant appointed or engaged by Management are advisory only.
6. Such persons or entities have no authority to make final decisions, financial commitments or contracts on behalf of Management in absence of a limited express written delegation of authority from the Board to a single specific named person.
7. Cascades' members, family member, lessees and their guests may not speak for or otherwise represent themselves as an authorized representative of the Cascades without an express written delegation of authority from the Board.

8. No fireworks may be ignited or used within the Cascades. Storage of fireworks is prohibited.
9. Holiday decorations may be used on the residences and other private property within the Cascades subject to the following limitations and requirements:
 - **Mailboxes shall have no decorations;** except for Christmas, Hanukah, and other season religious decorations may be put no earlier than Thanksgiving, removed no later than January 9th.
 - Except as provided below, holiday decorations, including, but not limited to Hanukah, Halloween, Thanksgiving, St. Patrick's Day, Valentine's Day and the Fourth of July, may be put up no earlier than 10 days prior to the holiday and must be removed no later than 10 days after the holiday.
 - Christmas, Hanukah and other seasonal religious decorations may be put up no earlier than Thanksgiving, removed no later than January 9th.
 - No electrical or other equipment may be used that has not been approved for that purpose by the industry and may only be used for the purpose intended.
 - All electrical and other equipment and decorations must be located and installed so that they do not impede the landscaping contractors or other persons authorized to be on the property in carrying out their responsibilities or present a hazard to their safety.
 - The Association is not responsible for any removal of or damage to decorations caused by normal landscaping or other maintenance carried out on behalf of the Association.
10. Soliciting of any type shall be strictly **PROHIBITED** within the Cascades at Estero. Outsiders, guests as well as members and their family members shall not be permitted to solicit in any manner.
11. As a Security concern, the distribution of any printed matter, on a house to house basis other than by US Mail or any other commonly recognized Forms of Common Carrier which require a fee for a distribution shall be **PROHIBITED** within the Cascades at Estero. This shall include members as well as non-members. Furthermore, if this provision should be violated by the placing of said printed matter in or around a mailbox within the Cascades, in violation of Federal Postal Laws, the person responsible for the placing of said printed material shall bear the **FULL PERSONAL RESPONSIBILITY** of any monetary or other penalties placed upon the Cascades at Estero Residents' Association by any Authorized Representative of the United States Postal Service or any other duly empowered judicial or regulator agency.
12. **NO RESIDENT SHALL POST ANY ITEM IN THE MAIN HALLWAY OF THE CLUBHOUSE WITHOUT THE PERMISSION OF THE COMMUNITY ASSOCIATION MANAGER.** The glass enclosed bulletin board, located across from the management office shall be used for the placing of all pertinent association business. The manager shall ensure that this board is kept neat and up-to-date.
13. **FLAGS:** NO novelty flags of any kind, (i.e. gardens, birds, cartoons, foreign countries and the like are allowed to be hung from a home.

Architectural & Landscaping Guidelines

The following is for informational purposes only. For a complete updated copy of the Architectural Control Board Guidelines and/or Rules and Regulations, please see the Administrative Office.

1. Any proposed change in or addition, alteration, improvement to the exterior of the home or lot must be submitted to the ACB for approval and must be approved before the commencement of construction or other work to be done. Changes covered under this include, but are not limited to, painting, addition or alteration of screen enclosures, change in lighting and lighting fixtures, outdoor décor on the home and in the yard, statuary, mailboxes, window boxes, fountains, gas tanks, water filtration systems, generators (except in response to temporary use in emergency situations) and other permanent or stationary equipment or large pots or planters.
2. No sheds, tents, trailers or freestanding manufactured housing components may be erected or stored on any lot.

3. **Replacement of Approved Shutters:** All houses come with approved storm panels or other shutters. If a request for roll-down or accordion shutters is made to the ACB, an approval will be issued, but with certain exceptions.
4. If a request is made to the ACB for clear, steel or aluminum panels or any types of shutters not specifically mentioned in this Section, an approval may be issued and may be subject to certain exceptions.
5. Selection of effective shutters is the responsibility and choice of the member subject to approval by the ACB. Approval by the ACB does not constitute endorsement of or warranty or guarantee regarding the effectiveness of the shutters for prevention or reduction of storm damage.
6. **Use of Storm Shutters:** The installation of storm shutters or the closing or lowering of any storm shutters that are permanently affixed to the house (such as accordion or roll-downs) is permitted only in accordance with this Section and only for the protection from storm (hurricane) damage. Use of storm shutters for any other purpose, including but not limited to, security purposes, protection from the sun or rain, ventilation or privacy IS PROHIBITED.
7. **Storm shutters may be installed** and in the case of storm shutters that are permanently affixed to the house, may not be closed or lowered until some part of the southwest coast of Florida or any part of the Florida Keys is included in a National Weather Service hurricane tracking cone; or when a “hurricane warning” is issued for Lee County, **whichever is earlier.**
 - **All residents occupying a home** in the Cascades are not permitted to install shutters of any type or close lower shutters that are permanently affixed until one of the criteria has been met as described above for the timing of installation and no sooner than **72 hours** prior to the anticipated arrival of the storm.
 - **All residents occupying their homes** at the time when a hurricane warning is issued by Lee County may use unpainted steel/aluminum shutters that the Developer provided for their home.
 - **Residents who are not occupying their home** and/or leave for an extended period of time during the summer months may install shutters and leave the shutters closed from **May 1 to November 30.** **Shutter panels must be painted in the same color as the exterior of home.**

NOTE: No shutters of any type are permitted on the front windows, front doors, garage entry doors on the front of the house except 72 hours prior to the anticipated arrival of a storm. These shutters must also be removed within the 72 hours of the storm leaving Lee County, Florida area. Permanently installed accordion shutters or other shutter systems approved by the ACB may be affixed to the front windows, front doors, garage entry doors on the front of the house, but must not be in a closed or in a protective position except as permitted above and must abide by the 72 hour provision.

8. All shutter types that can be installed in accordance with the above provisions must be:
 - Clear storm panels
 - Steel or aluminum storm panels painted the color of the home
 - Steel or aluminum storm panels (unpainted) provided by the developer
 - Accordion shutters
 - Roll-down shutters
9. Transom windows are permitted to have any of the above types of shutters installed during the May to November 30 time frame. A custom-fitted Lexan panel may be permanently attached to the transom for year-round use.
10. **All residents, who are occupying a home in the Cascades, must remove/open their Storm Shutters within 72 hours after the storm has passed the Lee County Area.** In the event of sustaining damage to your property, residents are obligated to perform all requirements determined by their Insurance Company to secure their home.

11. **All residents who are returning to the Cascades after an extended absence must remove/open their Storm Shutters within forty-eight (48) hours of the residents' return to the property or by November 30 of that calendar year, whichever occurs first.**
12. Closing accordion shutters or lowering roll-down shutters or allowing them to remain closed or lowered other than in compliance with these Rules and Regulations may be subject to the same penalty provisions as any other violation involving failure to timely remove storm shutters.
13. The Board shall establish criteria and emergency procedures for temporarily waiving the Rules and Regulations in reference to the shutters, if necessary, due to continuing storm activity or threat over a short period of time; and shall take reasonable steps to notify all residents, including but not limited to, a recorded phone message to that effect.
14. The Board of Directors is authorized to entertain individual petitions for limited waivers of the time limits for shutters, due to the health or other family emergency or upon receipt of documentation that good faith efforts to comply with the Rules and Regulations have not been successful through no fault of the resident.
15. These Rules and Regulations shall become effective as soon after their adoption as applicable requirements for notice to the members have been met.
16. Should any changes to the Rules and Regulations be made by the Board of Directors regardless of the date of adoption, they shall be effective as soon after their adoption as applicable requirements for notice to the members have been met.

INSPECTION OF ASSOCIATION RECORDS

FOR A FULL COPY OF THIS NEW RULE SEE MANAGER

INSPECTION: An Owner desiring to inspect records shall submit a written request by hand delivery during regular business hours (with signed receipt from an Association agent or employee who is physically handed the request), regular U.S. Mail, or Certified U.S. Mail, Return Receipt Requested, to the Association at 9400 Cascades Isle Boulevard, Estero, Florida 33928. Receipts for hand delivery are attached as Exhibit "1" to this rule. Requests by facsimile transmission, electronic mail (e-mail) or other means do not comply with this rule. Verbal requests do not comply with this rule. The written request must specify the particular records the Owner desires to inspect, including approximate time periods. The specification of the particular records must be sufficiently detailed to permit the Association to retrieve the exact records requested. An Owner's inspection request shall be deemed received as follows. If sent by regular U.S. Mail, five days after the date of post-mark on the letter transmitting the request. If by hand-delivery during regular business hours, the day following the receipt of the hand-delivery. If by U.S. Certified Mail, Return Receipt Requested, on the date that the receipt card was signed for by the Association.

Cascades at Estero Residents' Association, Inc.

Recommended Insurance Requirements for Vendors and/or Contractors

There will be no exception to the requirements listed below. All insurance carriers must be licensed and authorized to do business in the State or jurisdiction in which the project is located and must have a Best's rating of A-VIII or better. Note: check with Cascades insurance agent about best ratings and dollar amounts.

I. WORKERS' COMPENSATION INSURANCE

Coverage A: Statutory coverage will be required with 30 days' Notice of Cancellation

Coverage B: Employers Liability Coverage - \$100,000 Bodily Injury	
Sickness and Disease -	\$500,000
Policy Limit Accident and Sickness -	\$100,000

II. COMMERCIAL GENERAL LIABILITY INSURANCE

Limits of Insurance will be required as follows:

Each Occurrence	\$1,000,000
General Aggregate	\$1,000,000
Products Liability and Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage Liability	\$100,000
Medical Expense	\$5,000
30-Day Notice of Cancellation	
Name of Cascades at Estero Residents HOA as an additional insured	

III. BUSINESS AUTOMOBILE INSURANCE

Bodily Injury & Property Damage Liability	\$500,000
Combined Single Limit of Liability	
Cascades at Estero Residents' Association, Inc.	
9400 Cascades Isle Blvd.	
Estero, Florida 33928	

Cascades Compliance and Fining Policy

AUTHORIZATION. Pursuant to Florida Statute 720.305 and the Bylaws of the Cascades, Article V, section 15, the Board has the power to impose reasonable fines for violations of the Declaration, Bylaws, and Rules & Regulations.

LIENS. Section 15 of the Bylaws grants that “The Board shall have the power to impose reasonable fines, which shall constitute a lien upon the property of the violating Owner.” However, F.S. 720.305(2) states “A fine shall not become a lien against a parcel.” Therefore, failure to pay a fine shall not become a lien. State statutes always rule over Association Documents.

SUSPENSION OF PRIVILEGES. The Board may suspend an owner’s privileges to use the amenities due to a violation; however, the Board may not deny an owner’s access to the community and his/her property.

FINING. Fines shall not exceed \$100.00 per violation. For a recurring violation, the fine may be \$100.00 per day not to exceed \$1,000.00 in the aggregate. The Board shall establish a time frame within which the owner must pay the fine after receiving the Notice of Violation. If the owner fails to pay the fine before the deadline set by the Board, the Association shall send a second notice.

Because fines may not exceed \$100 per violation, the Board shall establish fines in various amounts up to \$100 for the various violations or set all fines at precisely \$100 whether recurring or not.

Fines may not be levied against owners for failure to pay their maintenance fees. Delinquent owners are charged late fees and interest as authorized by the Declaration and Bylaws.

NOTICE OF VIOLATION (NOV). Prior to imposition of any sanction or fine, the Board or its delegate (agent or CAM) sends the owner in violation a written NOV. The NOV shall contain each of the following:

1. Nature of the alleged violation
2. Proposed sanction to be imposed (a fine of \$100 either one time or recurring).
3. Request for Hearing: A period of not less than 14 days within which the alleged violator may present a written request to the committee for a hearing. In the absence of a Compliance Committee, the request would go to the Board.
4. A statement indicating that the sanction will be imposed if no written request for a hearing is received within 14 days of the NOV or no correction of the violation within 14 days.

RECTIFYING A VIOLATION. If the violation is corrected within 14 days of the date of this NOV, the Board of Directors may suspend the proposed sanction (i.e., waive the fine). This suspension does not waive the right to levy fines for future violations of the same or other provisions and rules. Re-inspection date indicated in the letter.

COMPLIANCE COMMITTEE. The Board of Directors shall create the Compliance Committee by proper motion at a duly noticed meeting or by unanimous written approval in lieu of a meeting. The President of the Board shall then appoint the members of the committee. The committee shall be comprised of three members who serve at the pleasure of the Board. Term lengths shall remain at the discretion of the Board. The Compliance Committee shall be a statutory committee and, therefore, all meetings shall be noticed 48 hours in advance and its recorded meeting minutes shall become official records of the Association.

Per F.S. 720.305(2)(a), committee members may not be “officers, directors, or employees of the association, or the spouse, parent, child, brother, or sister of an officer, director, or an employee. If the committee, by majority vote, does not approve a proposed fine or suspension, it may not be imposed.”

The Compliance Committee serves as the hearing committee. If an owner in receipt of an NOV requests a hearing, the committee shall hold a meeting to review the violation, listen to the appeal, and vote to levy the fine or not.

HEARING. The Compliance Committee shall hold the hearing if requested in writing by the owner in violation. The minutes must document that the owner received the NOV. A copy of the NOV will be recorded in the minutes and a statement about the date and means of delivery (i.e., regular US mail or certified at the discretion of the Board). The appearance of the owner in violation at the hearing shall confirm that the delivery requirement has been satisfied. The minutes shall also document the hearing results including any sanction imposed.

APPEAL. If an owner does not agree with the decision of the Compliance Committee, that owner may appeal to the Board. The owner must submit the appeal in writing within ten calendar days after the hearing. The appeal is submitted to the manager, the President or the Secretary. If no appeal is received, the fine is levied.

ADDITIONAL ENFORCEMENT. The Association may elect to enforce the provisions of the Declaration, Bylaws, or Rules & Regulations by the following:

1. Self-help. Self-help would include towing of vehicles in violation of parking restrictions.
2. Suit at law or in equity to enjoin any violation or to recover monetary damages.
3. Or both.

In any such action, to the maximum extent permissible, the Owner responsible for the violation of which abatement is sought shall pay all costs, including reasonable attorney’s fees incurred.