



The Estates of Lake Clarke Shores

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HOMEOWNER HANDBOOK

A practical guide to living in our community

For new neighbors and longtime residents alike

Lake Clarke Shores, Florida

EstatesofLCS.com

EstatesofLCS@gmail.com

Edition 2026

Welcome Home

Whether you have just moved in or have called The Estates of Lake Clarke Shores home for years, welcome. This handbook is meant to be the single, friendly reference that answers most of the everyday questions homeowners actually have: how the HOA works, what the rules really say, when you need approval before starting a project, how to pay your dues, and where to go when you need help.

We are 88 homes inside the Town of Lake Clarke Shores, governed by neighbors who volunteer their time. Our shared goal is simple: keep this a beautiful, well-maintained place to live, protect property values, and treat each other fairly along the way.

This guide is not a substitute for the official governing documents (the Declaration, the Bylaws, and the Articles of Incorporation), but it summarizes them in plain English and points you to the right place when something more detailed comes up. The full documents are available at EstatesofLCS.com or by emailing the board.

Quick links

Website: EstatesofLCS.com

Email the board: EstatesofLCS@gmail.com

Mailing address: P.O. Box 20555, West Palm Beach, FL 33416

Accounting (dues, billing): Victory Accounting

What's Inside

This handbook is organized so you can flip to what you need without reading the whole thing.

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3. Living Here Day-to-Day	Pets, parking, trash, signs, rentals, the everyday rules
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5. Home Renovations	When you need approval, when you don't, and the full ACR process
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1. About the Community

Who we are

The Estates of Lake Clarke Shores is a community of 88 single-family homes located within the Town of Lake Clarke Shores in Palm Beach County, Florida. We are a not-for-profit corporation under Florida law, governed by a volunteer board of homeowner-elected directors.

How we're governed

Our community operates under three primary legal documents and one body of state law:

- The Declaration of Covenants, Conditions & Restrictions — the rules every lot is bound to.
- The Bylaws — how the HOA itself runs (meetings, elections, board powers).
- The Articles of Incorporation — the legal foundation of the HOA as an entity.
- Florida Statute Chapter 720 — the state law that governs all Florida HOAs.

If anything in this handbook ever conflicts with those documents, the documents control. They are the source of truth.

Two layers of approval

Because we sit inside the Town of Lake Clarke Shores, some projects require approval from both the HOA and the Town:

1. The Town of Lake Clarke Shores handles building permits and municipal compliance.
2. The Estates of Lake Clarke Shores HOA handles architectural review under our covenants.

Important

A Town permit does not replace HOA approval. Many exterior projects need both. When in doubt, contact the HOA first — Town permits will go faster once you have HOA approval in hand.

The Board

The board is made up of homeowner volunteers elected by the community. Standard officer roles include President, Vice President, Treasurer, and Secretary, plus additional directors. The board meets to handle architectural requests, financial decisions, covenant enforcement, and community-wide matters. Current board members and contact information are posted at EstatesofLCS.com.

2. Your HOA Dues

How assessments work

Every lot in the community is assessed equally. The board adopts an annual budget covering operating costs (lawn maintenance, insurance, legal, utilities, pond and tree care, holiday lighting, administration) and proposed assessments are made available to every member before December 31 of the preceding year.

Regular assessments are billed quarterly. From time to time, the board may also levy a special assessment for a specific purpose — these are voted on according to our governing documents.

Late fees and collections

Trigger	What happens
Payment 15+ days late	\$25 late fee added to your account
Payment 30+ days late	Victory Accounting mails a \$25 processing-fee notice
30+ days after late notice	Account is referred to SJW Law Group for collections

Each lot is subject to a lien for unpaid assessments. The simplest way to avoid all of this is to pay on time — and if you ever fall behind, reach out to the board or to Victory Accounting before the matter escalates. We'd much rather work with you than against you.

How to pay

Payment instructions and current dues amounts are sent each year by Victory Accounting. If you misplace your invoice or have a billing question, contact the accounting firm or email the board at EstatesofLCS@gmail.com.

New homeowners

Anyone who took title to a lot after April 2, 2025 owes a one-time payment equal to two months of the regular annual assessment, in addition to regular quarterly dues. There are exemptions for transfers between immediate family members, between co-owners, into a trust, between spouses, and for foreclosure transfers.

3. Living Here Day-to-Day

Most of our covenant rules are common sense and meant to protect everyone's enjoyment of the neighborhood. Here are the ones that come up most often, organized by topic.

Use of your property

- Homes are for residential use only. Home-based businesses are fine if customers don't routinely visit and the business is properly registered with the Town.
- Only detached single-family homes with attached garages are permitted, up to two stories.
- Sheds are allowed, but only with a Town permit through the current permitting process.
- Use of a lot as a congregant living facility is prohibited.
- Trailers, tents, RVs, and temporary buildings cannot be used as housing — even short-term.

Pets

- Dogs, cats, and pet birds are welcome in reasonable numbers.
- Outdoor dogs and cats must be leashed or in a fenced area.
- Owners are required to clean up after their pets and dispose of waste in their own garbage.
- Roosters, guinea hens, pigeons, and other noisy fowl are not permitted.

Vehicles and parking

- Trailers, campers, boats, trucks, and commercial vehicles cannot be stored on a lot for more than 24 hours unless they are inside an enclosed garage or screened from street view behind the front building setback.
- Cars must be parked on a paved driveway or other specifically designated parking area. Pavers installed for additional parking are acceptable.
- Unregistered vehicles must be stored inside the owner's garage.
- Overnight parking in the common areas is not permitted. If you need an occasional exception (out-of-town guests, for example), email the board to request one.

Trash, landscaping, and appearance

- Garbage containers must meet Town and County sanitation standards. Trash service follows the Town of Lake Clarke Shores Solid Waste schedule.
- Lawns and landscaping cannot be allowed to grow into an unsightly condition. Lots cannot be used as junkyards or for storage of inoperable vehicles.
- Artificial grass is permitted, since the Town treats it as grass — provided it is maintained and doesn't become unsightly.
- Live trees must be pruned, dead trees must be removed, and driveways should be periodically pressure-cleaned or repainted to maintain appearance.

Signs and decorations

- No advertising signs may be displayed, except a single "For Sale" or "For Rent" sign no larger than 5 square feet.
- Political signs of any kind are prohibited if visible from the street, another lot, or the common area.
- Holiday and seasonal decorations are welcome, but must be taken down at the end of the occasion.
- Flag displays must follow local and state ordinances.

Fences

- New chain-link fencing is strictly prohibited.
- Existing chain-link fencing may remain as long as it is maintained in good condition.
- Any new fence — or replacement of an existing one — requires HOA architectural approval before any Town permitting begins.

Exterior colors

- Exterior paint colors must be pre-approved by the Architectural and Landscape Review Committee if the new color is substantially different from the existing color.
- New exterior colors must conform with existing home colors. Neutral tones, light pastels, and light earthtones are acceptable. Bright, neon, or overly bold colors are not.

Roofing

- Roof projects require HOA pre-approval through an Architectural Improvement Form (request from EstatesofLCS@gmail.com).
- Acceptable roof materials are asphalt shingles, cement tiles, and metal panels.
- Roof projects must also be approved by the Town through the online permitting process.

Rentals

- All leases must be approved by the HOA. No lease can be for less than six months.
- Owners must register rental and lease properties with the Town of Lake Clarke Shores by October 1 each year.
- Lots may not be used as short-term vacation rentals.

Ownership

Effective April 2, 2025, lots may not be owned by a corporation, LLC, land trust, or similar entity — except for a revocable living trust used by the actual occupants for traditional estate planning. Ownership structures in place before that amendment are exempted.

4. Property Maintenance

Owners are expected to help preserve neighborhood property values. The standard isn't perfection — it's reasonable upkeep. Here's what that looks like in practice.

Exterior basics

- Walls and roofing should be clean and in good condition — no heavy algae, peeling paint, or significant staining.
- Driveways should be periodically pressure-cleaned and, if applicable, sealed or painted as needed.
- Garage doors should be intact, painted, and free of dents, rust, or unpainted patch areas.
- Landscaping should be free of weeds and dead grass.
- Live trees must be pruned. Dead trees must be removed.
- Address numbers should be clearly visible from the street so emergency services can find your home.

How property is reviewed

The HOA periodically reviews the exterior condition of properties from the public street using a consistent rubric. The categories looked at are roof, exterior walls, garage door, driveway, fencing and gates, yard and lawn, trees, and address visibility. Most properties never need any contact at all. When something does fall below standard, the process is gradual and starts with a friendly courtesy notice — not a fine.

The spirit behind this

We're not looking for things to enforce. The point is to keep small issues small. A quick courtesy heads-up about an algae streak on the driveway is much easier — and friendlier — than letting it slide until it becomes a formal matter.

5. Home Renovations: When You Need HOA Approval

This is the section homeowners ask about most, so we've made it the longest. The short version: any change to the exterior of your property that's visible from outside generally needs HOA approval before you start. Routine maintenance — replacing what's already there with the same thing — usually does not.

If you're not sure, ask. A 30-second email to EstatesofLCS@gmail.com saves hours of headache later, and the board would much rather answer a question up front than untangle an unapproved project after the fact.

Projects that DO require HOA approval

Submit an Architectural Change Request (ACR) before starting any of these:

- Home additions or expansions (rooms, garages, second-story additions)
- Fence installation or replacement (any material)
- Driveway expansion, extension, or material changes
- Swimming pools and pool enclosures
- Sheds or other accessory structures
- Major landscaping changes (significant tree removal or planting, hardscape, retaining walls)
- Retaining walls or grade changes
- Roof replacement (even with the same material — see roofing rules)
- Exterior paint when the new color is substantially different
- Exterior lighting installations visible from the street
- New windows or doors with a different style than existing
- Solar panels or other roof-mounted equipment
- Generators or HVAC equipment placed where visible

Projects that typically DO NOT require approval

Routine maintenance and like-for-like replacement usually don't need an ACR:

- Window replacement with the same style and color
- Repainting with the existing color
- Routine landscaping maintenance (mowing, mulching, trimming, replacing dead plants with similar)
- Interior renovations of any kind
- Minor repairs to existing approved structures

Still not sure? Ask first.

If a project sits in a gray area, send a quick email describing what you want to do. Most of the time we can confirm in a sentence whether you need a formal ACR. Asking is always free; redoing unapproved work is not.

6. The Approval Process, Step by Step

1. Request the form

Email EstatesofLCS@gmail.com to request the Architectural Change Request form, or download it from EstatesofLCS.com.

2. Gather what you need

A complete ACR submission includes:

- Homeowner name, address, phone, and email
- Proposed start and end dates
- A description of the change
- Materials, colors, and design specifications
- A recent property survey showing the exact location of the proposed improvement (may be waived for straight like-for-like replacements such as re-roofs)
- One full set of plans and specifications
- A color photo or sample of materials (paint scheme, fence color, roof tile, window style, etc.)
- A copy of the contractor's current license
- Two Certificates of Insurance from the contractor — one for General Liability and one for Workers' Compensation — naming the Estates of Lake Clarke Shores HOA as certificate holder

The COI certificate-holder address

Estates of Lake Clarke Shores HOA

P.O. Box 20555

West Palm Beach, FL 33416

Email: EstatesofLCS@gmail.com

3. Submit your request

Email the completed form and all required documents to EstatesofLCS@gmail.com. Incomplete submissions will be returned for additional information before review begins.

4. Board review

Typical review time is 14 to 30 days. The Architectural and Landscape Review Committee evaluates whether the project complies with our covenants, maintains community appearance, and avoids negatively affecting neighboring properties.

There are three possible outcomes:

- Approved — proceed as submitted.
- Approved with conditions — proceed once specified changes are made.
- Denied — the project conflicts with covenants or community standards. The board will explain why and will work with you on alternatives.

5. Town permitting

Once you have HOA approval in hand, apply for any required Town permits through the Town of Lake Clarke Shores online permitting system. Submitting in this order — HOA first, Town second — keeps everyone aligned and prevents conflicts later.

6. Build only what was approved

Construction must match the approved plans. If your design changes — different material, different placement, expanded scope — submit revised plans before continuing. Approval of one design does not cover modifications.

Approved plans are valid for 90 days from the approval date. Projects should generally be completed within 6 to 12 months of approval to avoid creating prolonged construction-site conditions.

7. Final inspection

Approved projects are subject to a final inspection by the board after construction is complete. As the homeowner, you remain responsible for maintaining the alteration going forward, and for repairing any damage to underground utilities, neighboring property, or HOA common areas caused during construction.

7. Renovation Scenarios

These are realistic examples to help you calibrate. They are illustrative, not exhaustive — when in doubt, ask.

Scenario	ACR?	Why
You repaint your house the same color it currently is	No	Maintenance with the existing color does not require approval.
You repaint your house from beige to navy blue	Yes	A substantially different color requires Architectural and Landscape Review Committee approval.
Your roof was damaged in a storm and you're replacing it with the same shingle type and color	Yes	Roof projects always require HOA pre-approval — even like-for-like — and a Town permit. The survey requirement is typically waived for re-roofs.
You replace a broken window with the same style and color	No	Like-for-like replacement is maintenance, not a change.
You upgrade to hurricane-rated impact windows in a different style	Yes	Different style means a visible exterior change. Submit an ACR.
You hire a lawn service to mow, edge, and replace a dead shrub with a similar one	No	Routine landscaping maintenance does not require approval.
You remove a large mature tree and reshape your front-yard landscape design	Yes	Major landscaping changes — especially tree removal or hardscape — require an ACR.
You install a new fence in your backyard	Yes	Any new fence requires HOA approval before Town permitting. New chain-link is prohibited.
You replace rotted boards in your existing wooden fence	No	Repair of an existing approved fence is maintenance.
You extend your driveway with pavers to fit a third car	Yes	Driveway expansion is a permanent exterior change. Submit an ACR.
You install a backyard pool	Yes	Pools require both HOA approval and a Town permit.

Scenario	ACR?	Why
You install a shed in the backyard	Yes	Sheds require both HOA approval and a Town permit through the current permitting process.
You add solar panels to your roof	Yes	Roof-mounted equipment changes the exterior appearance. Submit an ACR with placement details.
You renovate your kitchen — new cabinets, counters, appliances	No	Interior renovations are not regulated by the HOA.
You install exterior accent lighting along your front walkway	Yes	Exterior lighting visible from the street requires approval.
You replace your mailbox with the same style and color	No	Like-for-like replacement is maintenance.
You add a generator next to the house, visible from the street	Yes	Visible exterior equipment requires an ACR — placement and screening are reviewed.
You add a retaining wall or change the grade of your yard	Yes	Grade changes can affect drainage and neighboring lots. These require careful review.

The 30-second test

Will someone driving by notice that something is different? If yes, it probably needs an ACR. If the change is invisible from the street and identical to what was there, it probably doesn't. When you're between the two, send an email.

8. If a Concern Comes Up

Sometimes a concern is raised — a project that started without approval, an unmaintained yard, or a covenant question between neighbors. The HOA's goal is always voluntary compliance, not punishment. Here's how the process works.

How concerns reach the board

- A board member observes something during a community walkthrough.
- A neighbor raises a concern in writing.
- A periodic property review identifies an issue.

The standard steps

3. Courtesy notice. The first contact is informal — usually an email or letter describing the concern and giving 7–14 days to address it voluntarily. Most issues are resolved at this stage with a quick conversation.
4. Formal violation notice. If the issue isn't addressed, a formal letter follows — referencing the specific covenant section, describing the issue, and giving a deadline.
5. Board review. If still unresolved, the board reviews and may vote to assess a fine, with the vote recorded in meeting minutes.
6. Fine committee hearing. Florida law requires that any fine be reviewed by an independent committee of three members who are not on the board and not related to board members. The homeowner gets at least 14 days' written notice and can attend the hearing to share their side.
7. Final determination. The fine committee approves or rejects the proposed fine. Maximum fine under Florida law is \$100 per violation.

How to raise a concern

Email EstatesofLCS@gmail.com with a description of the concern, the address, and the date. The board reviews concerns confidentially. Reports are documented but the focus is always on compliance, not on which neighbor reported what.

If you receive a notice

Don't panic. A courtesy notice is exactly that — courtesy. The fastest path is usually:

- Read the notice carefully and check the cited covenant section.
- If you can address the issue, do so within the timeframe and let the board know.
- If you disagree, reply with your perspective. Most disputes resolve through conversation.
- If the matter escalates to a hearing, you have the right to attend and present your side.

If you have a dispute with a neighbor

The HOA does not mediate every neighbor-to-neighbor matter. We do address things that fall under our covenants — nuisance issues, drainage impacts, unapproved construction affecting another property, and similar. For purely personal disagreements, neighbors are encouraged to communicate directly first. The HOA can step in if a covenant is involved.

9. Meetings & Voting

Annual meeting

The annual membership meeting is held on the third Thursday in October at a location announced in the Notice of Annual Meeting. The notice goes out at least 15 days, and not more than 60 days, before the meeting.

Each lot is entitled to one vote. If a lot is owned by more than one person, the owner who signs the attendance sheet or proxy form casts the vote.

Quorum and proxies

- A quorum is 30% of the entire membership.
- Votes can be cast in person or by proxy.
- A proxy is valid only for the specific meeting it names and must be filed with the Secretary before the meeting.

Board elections

Nominations for the Board of Directors must be submitted to the nominating committee and accepted by the nominee at least 30 days before the annual meeting. Nominations cannot be accepted from the floor during the meeting itself.

Special meetings

Special members' meetings can be called by the President, Vice President, or a majority of the board, and must be called when one-third of the membership requests one in writing.

Amendments

Amendments to the Bylaws require approval by 75% of the Board of Directors and a majority of the HOA membership.

How to participate

- Attend the annual meeting in October — it's the best place to stay informed and ask questions.
- Volunteer for the board, the nominating committee, or the fine committee.
- Submit ideas or concerns to the board year-round at EstatesofLCS@gmail.com.
- Read meeting minutes posted to the website to stay current between meetings.

10. Contacts & Resources

HOA

Resource	Contact
General questions, ACR requests, complaints, concerns	EstatesofLCS@gmail.com
Website (board roster, documents, announcements, ACR form)	EstatesofLCS.com
Mailing address (for COI certificate-holder, formal correspondence)	P.O. Box 20555, West Palm Beach, FL 33416
Annual meeting	Third Thursday in October

Service providers

Resource	Contact
Accounting & dues billing	Victory Accounting
Collections (only if account becomes delinquent)	SJW Law Group

Town of Lake Clarke Shores

Resource	Where to find it
Town permitting (online portal)	townoflcs.com
Solid Waste Services	townoflcs.com/solid-waste-services
Recorded subdivision plats (Plat Book 45, Pages 189 & 190)	erec.mypalmbeachclerk.com/search

Governing documents

Available to download from EstatesofLCS.com or by emailing the board:

- Declaration of Covenants, Conditions & Restrictions (Amended)
- HOA Bylaws (Amended)
- Articles of Incorporation
- ELCS HOA Rules summary
- Architectural Change Request form

11. Frequently Asked Questions

These are the questions we hear most often. Each answer is also published in the FAQ section of EstatesofLCS.com.

I just bought a home here. What do I need to do?

Welcome! There are three things to do in your first month: (1) make sure Victory Accounting has your current contact information for billing, (2) read through this handbook, and (3) email EstatesofLCS@gmail.com to introduce yourself and get added to the community contact list. If you took title after April 2, 2025, you'll also owe a one-time payment equal to two months of regular annual dues, in addition to your quarterly assessment.

How much are the dues, and when are they due?

Regular assessments are billed quarterly. The current amount is set in the annual budget, which is made available before December 31 each year. Victory Accounting sends out invoices and handles payments. Late fees start at 15 days past due.

Do I need approval before painting my house?

Only if the new color is substantially different from your current color. Repainting in your existing color is maintenance and doesn't require an ACR.

Do I need approval to replace my roof?

Yes. All roofing work requires HOA pre-approval and a Town permit, even if you're using the same material. Acceptable materials are asphalt shingles, cement tiles, and metal panels.

Do I need approval for a new fence?

Yes. Any new fence — or replacing an existing fence — requires HOA approval before any Town permitting. New chain-link fencing is prohibited; existing chain-link can remain if it's well maintained.

How long does HOA approval take?

Typical review takes 14 to 30 days from a complete submission. Incomplete submissions are returned for additional information before the review clock starts.

What happens if I start work without approval?

The HOA may require you to halt work, submit a retroactive ACR, modify or remove the work to comply with covenants, and could levy fines. The cost of redoing or undoing unapproved work is yours. It's far cheaper and easier to ask first.

Can I park my work truck in my driveway?

Commercial vehicles can't be stored on a lot for more than 24 hours unless they're in an enclosed garage or fully screened from street view behind the front building setback. Day-to-day arrival and departure is not the issue — long-term storage is.

Can I rent out my house?

Yes, but leases must be at least six months, must be approved by the HOA, and rental properties must be registered with the Town by October 1 each year. Short-term vacation rentals are not permitted.

Can I run a business from my home?

Yes, if customers don't routinely come to your house and the business is properly registered with the Town.

Where do I see meeting minutes and announcements?

On EstatesofLCS.com. The website is the official source for board updates, meeting documents, and community announcements.

How do I get on the board or volunteer?

Email EstatesofLCS@gmail.com expressing interest. Board nominations are due to the nominating committee at least 30 days before the annual October meeting. Committee volunteers are welcomed throughout the year.

How do I report a concern about a neighbor's property?

Email EstatesofLCS@gmail.com with the address, a description, and the date. The board handles concerns confidentially. The first contact with the homeowner is always a courtesy notice — formal action only follows if the issue isn't addressed.

Where can I get a copy of the governing documents?

All governing documents are available for download at EstatesofLCS.com. You can also request copies by emailing EstatesofLCS@gmail.com.

My neighbor is doing something I don't think is allowed. Can I just confront them?

You're free to talk with your neighbors directly, and that often resolves things faster than going through the HOA. If a covenant issue is involved and the conversation doesn't fix it, send the concern to the board and let the standard process work.

Does the HOA cover damage to my property from a storm or a fallen tree?

No. The HOA's insurance covers common-area property and HOA liability — not individual homes or lots. Each homeowner is responsible for insuring and maintaining their own property.

How do I submit an Architectural Change Request?

Email EstatesofLCS@gmail.com to request the form, or download it from EstatesofLCS.com. Submit the completed form along with your survey, plans, materials samples, contractor license, and two Certificates of Insurance to the same email address.

Who do I call in an emergency?

For police, fire, or medical emergencies, call 911. For HOA-related urgent issues — major common-area damage, safety hazards on HOA property — email the board and someone will respond as quickly as possible.

Thank you for being part of our community.

The Estates of Lake Clarke Shores
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