

Welcome Guide to the Cypresswood Community

Winter Haven, Florida



Version 1 – October 21, 2024



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You can access official Cypresswood Community Association governance documents via this website:

<https://www.cypresswoodcommunityassociation.com/home>

Change Record

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Important Cypresswood Telephone Numbers

- Emergencies (Police/Fire/Medical) – Dial 911
- Nuisance Alligator Hotline – 866-FWC-GATOR (866-392-4286)
- Report Soliciting in Cypresswood Community – 863-298-6200
- Traffic Control/Guest Notification – 863-326-9496
- Club/Restaurant – 863-326-9506
- Reserve Golf Tee Times – 863-324-6174

My HOA Important Telephone Numbers

- President _____
- Vice President _____
- Secretary _____
- Treasurer _____
- Other _____

Purpose of this Guide

The purpose of this document is to serve as a guide for both prospective and current homeowners of the Cypresswood community in Winter Haven, Florida. This guide aims to explain the community's structure, amenities, and governance, providing essential information for residents to fully enjoy and participate in the vibrant life that Cypresswood offers.

Cypresswood is a carefully planned community that combines the tranquility of suburban living with the allure of country club amenities. Understanding the community's structure is crucial, as Cypresswood is made up of 14 distinct neighborhoods, each governed by its own Homeowners Association (HOA) or Condominium Association (COA). This guide describes the neighborhoods and the role of the Cypresswood Community Association (CCA), which acts as the master association overseeing the community's common areas and amenities.

It then delves into the operations of the CCA, explaining its responsibilities, governance under Florida's Chapter 617, and the important role it plays in maintaining Cypresswood's amenities and common areas.

Detailed information about the CCA's committees is provided for the Amenities, Landscape, Drainage and Road, Treasurer's Advisory, and Traffic Control Committees. These committees are instrumental in ensuring the smooth operation and maintenance of community resources.

The guide also provides an in-depth look at the amenities that make Cypresswood a desirable place to live. These include the 18-hole championship golf course, junior Olympic-sized swimming pool, tennis courts, wellness center, and the Cypresswood Pub and Venue which offers catering and event services. Social activities are also described, illustrating Cypresswood's commitment to building a strong sense of belonging among its homeowners and residents.

Communication and engagement are vital components of the Cypresswood experience, and this guide outlines the various channels available for staying informed and involved. From attending CCA meetings to accessing the community website and participating in social media groups, there are numerous ways for residents to connect and contribute to the community's ongoing development.

In summary, this document is designed to be a valuable resource for understanding and navigating the Cypresswood community, ensuring that every homeowner can fully engage with and benefit from all that Cypresswood has to offer.

Introduction

Cypresswood is a golf course community in Winter Haven, Florida, founded in 1969 about an hour's drive from either Orlando or Tampa. It holds a distinguished place in the history of Polk County as one of the earliest, if not the first, planned unit developments in the area.

Developed by John and Ella Wood, Cypresswood was conceived as a residential haven that combined the tranquility of suburban living with the allure of country club amenities. Their vision was to create quality housing that fostered a strong sense of community among its residents.

- **Early 1970s:** Cypresswood really began with the development of its centerpiece, an 18-hole championship golf course, designed by world-renowned golf course architect Ron Garl. The course was conceived to attract both golf enthusiasts and those seeking a luxurious lifestyle. Surrounding this golf course, the Cypresswood community was meticulously planned to include a mix of single-family homes, townhouses, and condominiums, catering to a diverse range of residents, from retirees to young families.
- **1974:** All 18 holes of the golf course opened.
- **1980:** The CCA was formed. The CCA is not a homeowners association but rather an Association of Associations. The 14 Presidents of each Neighborhood Association form the Board of Directors of the CCA. As of 2020, there are 14 Neighborhood Associations, each independently operated with its own elected volunteer Board of Directors.
- **1980s and 1990s:** With the community growing and thriving, the Developer continued to provide financial support for all of the community's amenities and assets, including operational shortfalls. All the amenities were operated by the developer as a semi-private country club, requiring an initiation fee and monthly dues for use.
- **1995:** The Developer invested in the community by building a new million-dollar clubhouse.
- **2000:** The Developer further invested in the community by renovating the golf course, including the putting green complexes, much like the renovations done in 2020.
- **2008:** The National Housing bubble burst, leading to a significant loss of recreational spending which affected the country club's operations. As housing sales in Cypresswood slowed considerably, there was no incentive for the developer to provide funding for the recreational amenities to the extent previously done.

- **2011:** The developer relinquished his position as President of the CCA Board of Directors and the CCA elected Jim Lammer, President of Cypress Pond Homeowners Association, as its first president. At this point, the complete financial responsibility of the community's assets, except for the recreational amenities, was transferred to the CCA. The developer continued to maintain and operate the amenities as a semi-private club. Living in Cypresswood did not make you a member of the Cypresswood Golf and Country Club. There was a separate, private membership, that required payment of monthly dues.
- **2017:** The Board of the CCA unanimously approved a 50-year lease for \$1 (one dollar) per year for all of the recreational amenities. At this point the CCA became financially and operationally responsible for, in addition to their current responsibilities for all of the community assets, all the amenities. As a condition of the Lease, the operations were assigned to Cypresswood Golf and Country Club, LLC operated by the golf course manager, Bob Schade, for at least the first 5 years to ensure experienced management. The CCA became financially and operationally responsible for the community amenities and all its assets. These assets include:
 - Golf Course and associated lands, approximately 140 acres.
 - Clubhouse building with full kitchen, restaurant, event, and pub facilities.
 - Junior Olympic Size Swimming Pool.
 - 6 tennis courts.
 - Wellness Center.
- **Summer 2017:** The Board of Directors decided to borrow \$1 million with a 15-year term from CenterState Bank to replace the Golf Course Irrigation System and begin a long-term commitment to renovate and update all amenities. The funds for this loan became available in January 2018. The Board agreed to increase the CCA assessment by \$150 in 2018 and an additional \$150 in 2019, for a total of \$300 in 2020 per homesite, for at least the life of the improvement loan. A condition of the first loan was that Bob Schade LLC manages the property.
- **Summer 2019:** With the successful completion of the Golf Course Irrigation Project, the Board approved a second \$1 million loan with a 15-year term from CenterState Bank to renovate the Golf Course during the summer of 2020.
- **Summer 2023:** The amenities committee refurbished and renovated the swimming pool.
- **Winter 2023:** Cypresswood golf and pub revenue increases by 137% over 2017 revenue (when the CCA assumed responsibility for funding the amenities).

Section 1 - Cypresswood Neighborhoods

Cypresswood is home to 1,063 homes and condominiums and an estimated 3,000+ residents, within fourteen distinct neighborhoods - thirteen are Homeowner Associations (HOA) and one is a Condominium Association (COA). The location of these neighborhoods is depicted in the map below; descriptions of each follow.



The 14 Cypresswood neighborhoods with the year they were developed and added to Cypresswood community are listed below:

1. **Greenfield Village HOA (1975):** Greenfield Village is a family-oriented community with larger homes and spacious yards, catering to those who desire more space for outdoor activities and family life.
2. **Garden Patio HOA (1977):** Garden Patio is known for its lush landscaping and garden-like settings. The homes are surrounded by mature trees and flowering plants, creating a vibrant and inviting atmosphere.
3. **Club Patio HOA (1978):** One of the earliest neighborhoods, Club Patio features homes with easy access to the golf course and other central amenities. Its design emphasizes outdoor living, with spacious patios and common green spaces.
4. **Fairway Patio HOA (1978):** Situated along the fairways of the golf course, Fairway Patio offers residents beautiful golf course views. The homes here are designed to maximize the scenic surroundings.
5. **Plantations HOA (1980):** Plantations is one of the larger neighborhoods, offering estate-style homes on larger lots. It is designed for those seeking a more upscale living experience within Cypresswood.
6. **Villas on the Green HOA (1980):** Villas on the Green, provides a mix of villa-style homes with easy access to both the golf course and the community's main amenities.
7. **Golf Villas HOA (1982):** A community that emphasizes villa-style living, Golf Villas offers residents easy access to the golf course and club facilities. The design here focuses on luxurious, yet low-maintenance living.
8. **Meadows HOA (1985):** The Meadows is characterized by its expansive green spaces and park-like setting. It offers single-family homes with an emphasis on tranquility and natural beauty.
9. **Cypress Pond HOA (1986):** Known for its serene pond views, Cypress Pond offers single-family homes nestled around natural water features, providing residents with a peaceful environment and abundant wildlife.
10. **Enclave HOA (1995):** The 71 townhomes in Enclave neighborhood offer a unique blend of privacy and community living. Characterized by well-manicured landscapes, Enclave blends seamlessly with the natural beauty and meticulously maintained landscaping that defines the larger Cypresswood community.
11. **Sandhill HOA (1998):** Sandhill is named for the sandhill cranes often seen in the area. This neighborhood offers a mix of home styles with a focus on preserving the natural environment around it.
12. **Eagle Pond Condominiums (1999):** This condominium community caters to those seeking low-maintenance living with the benefits of a gated environment. It highlights scenic views of the nearby pond.

13. **Oakgrove HOA (2001):** Oakgrove is nestled among mature oak trees, providing a shaded and cool environment. The homes here blend into the natural surroundings, offering a sense of harmony with nature.

14. **Palma Ceia HOA (2003):** A Mediterranean-inspired community, Palma Ceia features homes with tile roofs and stucco exteriors. The design reflects a blend of Florida and Mediterranean architectural styles.

These 14 neighborhoods each have a homeowners or condominium association and are independently operated with their own elected volunteer Board of Directors. The 14 Presidents in each of these neighborhood associations form the Board of Directors of the CCA. It is important to understand that the CCA is not a homeowner association, but rather an association of associations.

Each HOA operates as a Florida 720 non-profit corporation with a Board of Directors that uphold that community's Covenants, Conditions, and Restrictions (CCRs), Articles of Incorporation (AOIs), and Bylaws, and is responsible for the collection of annual assessments that are expended within that HOA and are paid to the CCA for maintenance of all Cypresswood amenities and common areas.

The one COA (Eagle Pond) operates as a Florida 718 non-profit corporation, with its own Board of Directors that uphold that community's Covenants, Conditions, and Restrictions (CCRs), Articles of Incorporation (AOIs), and Bylaws, and is responsible for the collection of annual assessments that are expended within that COA and are paid to the CCA for maintenance of all Cypresswood amenities and common areas.



Note: Florida statutes for the three types of corporations mentioned in this guide can be found here: <http://www.leg.state.fl.us/statutes/>

- **Title XXXVI, Chapter 617 – Corporations Florida Not for Profit**
- **Title XL, Chapter 718 – Condominiums**
- **Title XL, Chapter 720 – Homeowners Association**

Section 2 - Cypresswood Community Association (CCA)

The CCA plays a vital role in ensuring that Cypresswood remains a well-maintained and desirable place to live. It is organized as a Florida 617 non-profit corporation and serves as a “master association” responsible for the maintenance of all Cypresswood amenities and common areas.



Note: It is important to remember that CCA operations fall under Florida Chapter 617 “Florida Not For Profit Corporation Act.” The CCA is NOT a Homeowners Association governed under Florida Chapter 720 or a Condominium Association governed under Florida Chapter 718.

1. Purpose of the CCA:

The specific purpose of the CCA are as follows:

- A. To provide for maintenance and preservation of the entrance to Cypresswood and the roads and common areas throughout Cypresswood which are not owned and operated by any other HOA, COA, nor the amenities operator (Cypresswood Golf and Country Club, LLC).
- B. To provide a system of traffic control for the protection of the members and property within Cypresswood.
- C. To provide for maintenance and supervision of the drainage system operating within Cypresswood and the roads that connect
- D. To provide coordination between the fourteen member associations.
- E. To provide any service deemed to promote the health, safety, and welfare of the Cypresswood Community.

2. Members of the CCA:

Members of the CCA (operating as a not-for-profit corporation under Florida 617) are the Presidents/Vice Presidents of the thirteen Homeowners Associations (HOAs) and the one Condominium association (COA) within Cypresswood. They serve as the CCA Board of Directors – it is important to note that it is the 14 “associations” that are members of the CCA and NOT any specific person(s) of the association or individual homeowners. It is the responsibility of the President or Vice President of these 14 neighborhood associations to represent the interests of their respective association on the CCA Board of Directors.

All decisions are made entirely by the CCA Board. Individual residents, renters, and/or homeowners, that are not presidents and vice presidents, are not members of the CCA and do not vote regarding CCA Board matters.

3. Officers of the CCA:

The CCA also elects (annually) four unpaid volunteer officers of the corporation. These four officers are not voting members of the Board of Directors. Although, a President/Vice President of an association may be elected to serve as one of these officers so they would have a vote as their association representative—but that vote would not be as a member in one of the four officer roles described below.

- A. **President:** Presides at all meetings of the board of directors, sees that all orders and resolutions of the board are carried out, signs all leases mortgages deeds and other written instruments, cosigns all checks and promissory notes.
- B. **Vice President:** Acts in the place and stand of the president in the event of his absence, inability, or refusal to act, and shall exercise and discharge such other duties as may be required of him by the board. The Vice President also Chairs the Cypresswood Traffic Committee.
- C. **Secretary:** The secretary shall record the votes all meetings and proceedings of the board and of the members, serve notice of meetings of the board and of the members, keep appropriate current records showing the members of the association together with their addresses, and shall perform such other duties as required by the board.
- D. **Treasurer:** The treasurer shall receive and deposit in appropriate bank accounts all monies of the association and shall disperse such funds as directed by resolution of the board of directors, shall sign all checks and promissory notes of the association, keep proper books to be made by a public accountant at the completion of each fiscal year, and shall prepare an annual budget and a statement of income and expenditures to be represented to the membership at its regular annual meeting, and deliver a copy of each to the members and is not a voting member of the Board of Directors.



The legal description and requirements for these officer positions can be found in the CCA Bylaws, available on the CCA website here:

<https://www.cypresswoodcommunityassociation.com/governing-docs>

4. CCA Meetings:

The CCA holds three different kinds of meetings:

A. CCA Board of Directors Meeting – CCA board meetings are run by the four CCA officers: the president, the vice president, the treasurer and the secretary. These officers are elected by the CCA Board but do not vote on board decisions unless they themselves are a neighborhood HOA or COA president or vice president. All decisions are made entirely by the Board.

The Presidents represent the views and concerns of the homeowners of their respective neighborhood association. Individual residents, renters, and/or owners, that are not presidents and vice presidents, do not vote on CCA Board matters.

Unless designated as a “closed meeting” (see below), a CCA Board of Directors meeting is open to all homeowners and residents. They are held each month, except for February, April and December, to conduct the business of the CCA (the Florida Chapter 617 corporation) and all Cypresswood homeowners and residents are invited to observe this meeting. These meetings entertain motions and decisions that affect the operations and financial position of the CCA.



Note: All open CCA meetings include a “Homeowner/Resident” comment period where you may voice concerns or ideas for making Cypresswood a better place to live; however, a better path to addressing the CCA Board is through your HOA President. As a member of the Board of Directors, they are in a direct position to present your ideas or concerns and influence CCA action or policy.

B. Closed CCA Board of Directors Meeting – Sometimes referred to as an “Executive Session”, closed CCA Board of Directors meetings are held when needed to conduct the following types of CCA business:

- Attorney-Client Privilege: When the board is meeting with its attorney to discuss matters involving potential or ongoing litigation, or when the board is discussing legal advice that is protected by attorney-client privilege.
- Personnel Matters: When the board needs to discuss sensitive issues related to personnel, such as employee evaluations, hiring, or disciplinary actions. This may also include discussions about an officer, director, or staff member.
- Disciplinary Actions for Members: In some cases, meetings related to enforcing rules and regulations, especially those involving individual member disputes, fines, or enforcement actions.

- Pending Contracts or Sensitive Negotiations: If the board is discussing contractual negotiations or bidding processes where premature disclosure might adversely affect the outcome, the meeting can be closed.

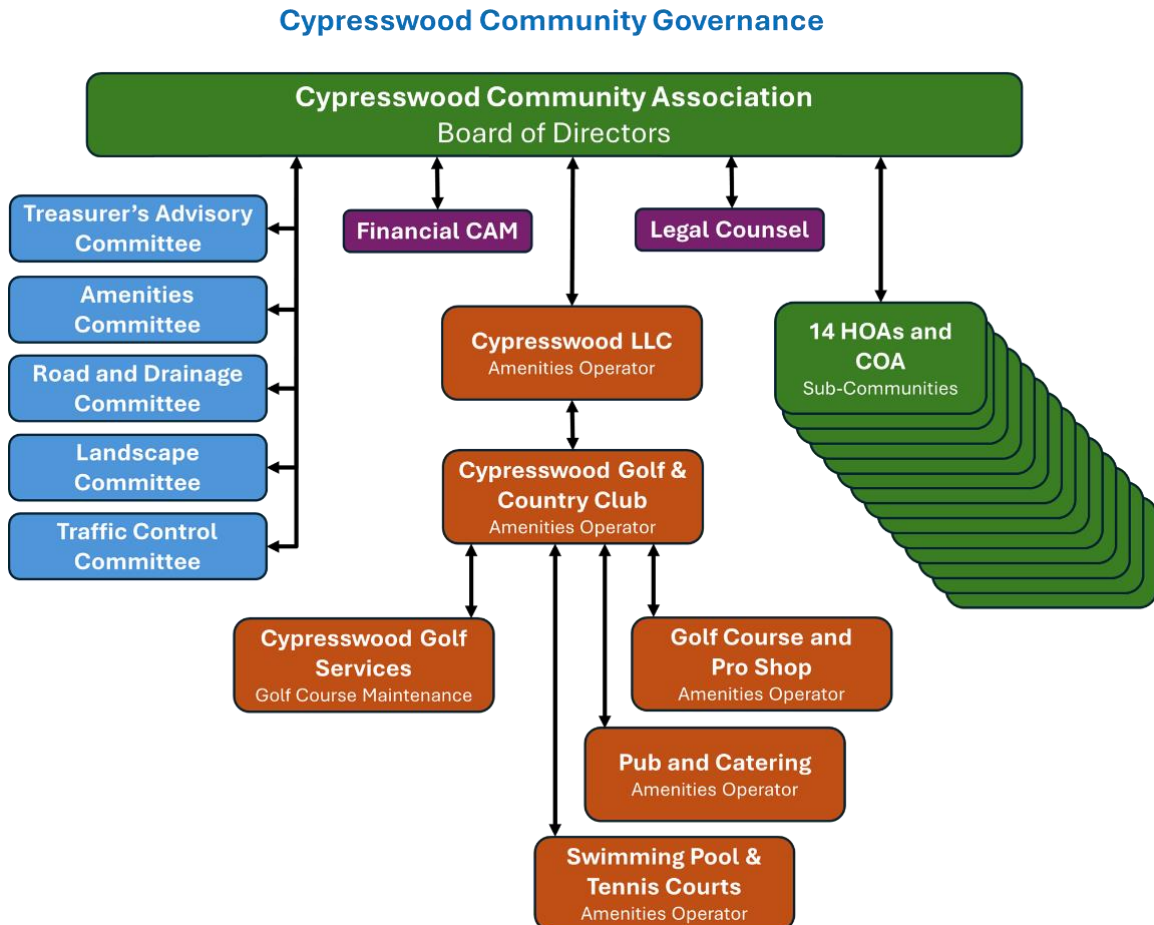
C. CCA Workshop – CCA Board of Directors workshops are open to all homeowners and residents. They are held to discuss specific business items of the CCA (the Florida Chapter 617 corporation) and all Cypresswood homeowners and residents are invited to observe this meeting. The main difference between a CCA Board meeting and a workshop is that in a workshop, no motions or decisions are taken.

5. CCA Assessments:

All 1,063 homes and condominiums pay the same CCA assessment. This assessment is collected from homeowners within each neighborhood homeowners or condominium association who then pays it to the CCA.

6. CCA Organizational Relationships:

CCA organization and its relationship to other Cypresswood entities is shown below.



Section 3 - Cypresswood Community Association Committees

The CCA conducts its work through committees. Each committee is chaired by a Cypresswood homeowner and is not required to be a member of the CCA Board. The members of these committees are all volunteer positions. Currently, the CCA maintains the following committees:

- Treasurers' Advisory Committee
- Amenities
- Roads and Drainage
- Landscape
- Traffic Control

The CCA Board of Directors appoints the Chair for each of these committees, and the committee chair (respectively) appoints committee members. There are currently no specific guidelines for the length of these appointments.

1. **Treasurer's Advisory Committee (TAC):** Oversees all Cypresswood financial activities, including the monthly review of CCA and amenities operator financial reporting. The TAC also leads the drafting of the annual CCA budget.

The TAC works closely with the Community Association Manager (CAM) and Legal Counsel to ensure compliance with good accounting practices and Florida statute financial management requirements.

2. **Amenities Committee:** The CCA Board created the Amenities Committee with the responsibility to oversee and suggest projects for the maintenance and operations of the amenities and to actively work in conjunction with the amenities operator (Cypresswood Golf and Country Club, LLC) to ensure that Board approved projects are successfully completed and adequately maintained thereafter.

This Committee reports directly to the CCA Board who makes all decisions regarding any actions and spending suggested by the Amenities Committee. This committee is responsible for overseeing maintenance of all Cypresswood amenities to include the golf course, clubhouse, swimming pool, tennis courts and wellness center, and to make recommendations for new amenities projects to the CCA Board of Directors.

The committee is also responsible for oversight of the amenities operator. In this capacity, the Amenities Committee:

- Develops and administers the annual amenities Operational Support Budget approved by the CCA Board;
 - Reviews and audits the financial reporting of the amenities operator;
 - Identifies repair, maintenance and leasehold improvement issues related to amenities to the CCA Board of Directors, along with solutions for consideration and vote; and
 - Continues to look for opportunities for operational improvement
3. **Drainage and Road Committee:** The purpose of this committee is to maintain and operate the stormwater drainage system throughout the community, and to maintain the common road network and road signage that services neighborhoods and clubhouse complex.

For Roads, the committee only maintains roads that service more than one HOA/COA; individual HOAs/COA take care of the roads within their respective community. They are also responsible for advising the CCA Board of Directors of the timing of financial needs, identifying qualified contractors, and managing the road resurfacing process.

For Drainage, the committee operates and maintains the 14 miles of stormwater drainage pipes and three pump stations that remove stormwater from our community and manage contractors needed when the system requires repair or maintenance. The committee also maintains all retention ponds within Cypresswood.

4. **Landscape Committee:** Responsible for maintaining the appearance of trees, shrubs, and other plantings along Cypresswood Boulevard, to include contracting for irrigation maintenance.
5. **Traffic Control Committee:** Responsible for managing front entrance staff who are the face of our community. They are charged with maintaining incoming traffic flow, giving directions and on occasion denying access to individuals who cannot provide a name and address of who they are here to see.

CCA committee Chairs hold two different kinds of meetings:

1. **Committee Meeting** – These are usually held monthly or in accordance with the schedule of each specific committee to conduct the business of the specific committee. They are open to all homeowners and residents for observation and contribution.

2. **Limited Committee Meeting** – On rare occasions, a committee will need to limit attendance at a committee meeting. This may be due to a sensitive issue, legal matter, or procurement/contracting activity. In these cases, attendance will be restricted to members of that committee and guests specifically invited by the chair of that committee.

Section 4 - Cypresswood Community Budgeting and Assessments

As described in the previous section, the TAC is responsible for developing the annual CCA operations, amenities, and maintenance budget. It is this annual budget, once approved by the CCA Board of Directors, that then determines the amount each HOA and COA must collect from their homeowners to fund amenities and common area operations and maintenance.

- **Components of the Annual CCA Assessment** – The homeowner assessment payment is computed based on the cost to operate and maintain the amenities and common areas of Cypresswood. Core categories of the budget that determines the annual assessment level include:
 - Community Activities
 - Drainage and Roads
 - General Administration and Facilities Utilities
 - General Reserves
 - Golf Course Agronomics
 - Landscaping
 - Loan Servicing
 - Maintenance and Repairs
 - Pool Maintenance
 - Property and Liability Insurance
 - Property Taxes
 - Road Reserves
 - Storm Water Pump Reserves
 - Traffic Control
 - Traffic Control Building Reserves
 - Utilities



Note: Once the annual Cypresswood CCA budget is approved, the total amount to be collected via assessments is then divided by the total number of homes within Cypresswood (1,063). Each HOA/COA then adds this amount to their respective budget to determine the total amount they are to collect from each homeowner. The amount to be paid to the CCA is disbursed by each HOA and COA quarterly.

- CCA Annual Budget Process – The annual CCA budget process begins in the Spring of each calendar year; here is a summary of the process:

- **April – Repair/Replacement (R/R) Inventory Review** – Each of the five CCA committees conduct a review of their cognizant items in the Cypresswood Repair/ Replacement Inventory.

The R/R inventory lists all of the facilities and equipment that could (or will) require repair or replacement over the next 25 years. The inventory is divided by CCA committee responsibility and provides the following information for everything listed:

- Description, quantity, acquisition year of the facility or equipment item
- Each items' expected lifespan, anticipated year to repair or replace, estimated unit and replacement cost
- Inventory is validated for the next budget year, with adjustments made as required; any adjustments are made to costs and the year estimated for repair/replacement. Items are also evaluated for the following five years, and any similar adjustments are made.

The result of this process step is the specific identification of listed items that committees expect to repair/replace, and the estimated total cost associated with those repairs or replacements.

If there are new or missing items from the R/R inventory or if there are items in the inventory that were disposed of, committee chairs are to note this on the inventory spreadsheet as well.

- **May – Committee Repair/Replacement Deconfliction & Initial Budget Review**
All committee chairs participate in a TAC workshop to review and deconflict any R/R items that impact more than one CCA committee. TAC will then extract a list of all items planned for repair/replacement in the next calendar year. The committees begin their next year's budget compilation.
- **June - Board Workshop Review of Initial Committee Budgets** – The initial committee budgets and validated repair/replacement items for the next calendar year are presented to the CCA Board of Directors in a workshop for their initial review and feedback. It is at this point that the CCA Board concurs with budgeting for these repair/replacement items, or requests they be adjusted to a different year for funding.

- **July – Committee Budget Development** – Committee chairs confirm their respective budgets to TAC who gathers the budgets with the repair/replacement items to build a budget to present the Board for the next calendar year.

This budget will include funding for a) operating and amenities expenses, b) the approved repair/replacement items, and c) funding to contribute to that committee’s reserve account. The Treasurer will prepare a consolidated draft CCA budget for presentation to the Board at the July business meeting.

- **August – Consolidated CCA Budget Presentation** – Treasurer will submit the consolidated draft budget to all committee chairs for review, adjustment and feedback. Once any discrepancies are reconciled, the Treasurer will present the consolidated draft CCA budget for the next calendar year to the CCA Board of Directors via a workshop in early August.

The CCA Board of Directors will review the consolidated budget and provide comments/changes to the Treasurer for revision prior to the August business meeting.

- **September – CCA Board Vote to Approve Budget for Next Calendar Year** – At the September CCA Board of Directors meeting, the Treasurer submits final budget to CCA Board of Directors with recommended (per homeowner) HOA Assessment level for the next calendar year.

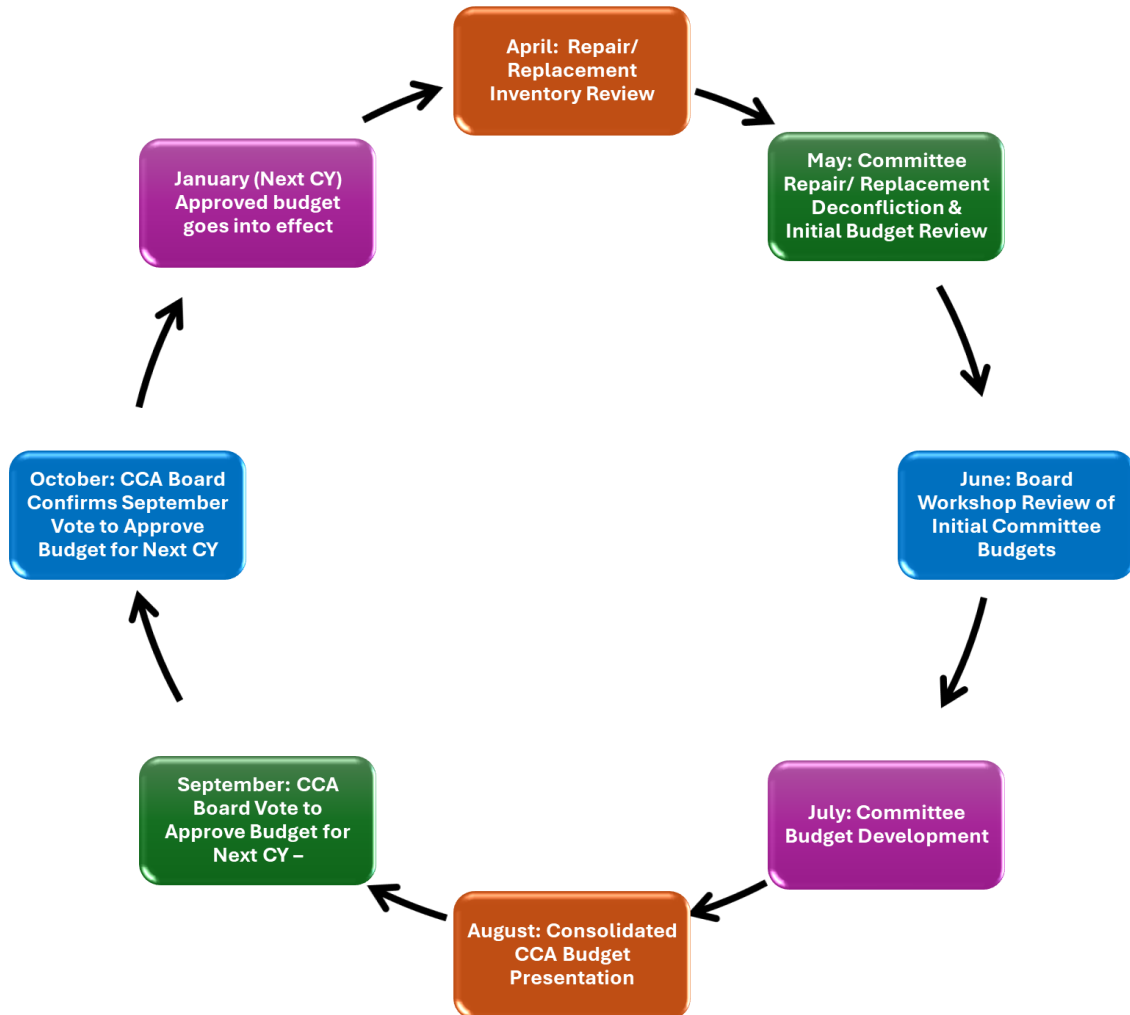
If there are no objections, the CCA Board of Directors vote to approve the consolidated budget for the next calendar year and the Treasurer will disseminate the approved budget to each CCA Director for further dissemination to their respective homeowners, with the CCA approved assessment level for the next calendar year.

- **October – CCA Confirms September Vote to Approve Budget for Next Calendar Year** – Thirty days after the CCA budget for the upcoming year is approved, the CCA Board of Directors vote to confirm the consolidated budget for the next calendar.

- **January (Next Calendar Year) – Approved Budget is Implemented.**

The diagram below depicts the CCA Annual Budget Process.

Cypresswood Annual CCA Budget Cycle



Section 5 - Cypresswood Golf and Country Club, LLC

To support its amenities operation and maintenance responsibilities to the lease grantor, John G. Wood & Associates, Inc., the CCA Board of Directors contracted the **Cypresswood Golf and Country Club, LLC**, (hereafter referred to as the “LLC”) a private limited liability corporation owned by Mr. Bob Schade.

The CCA contracted with the LLC beginning on January 1, 2018, as it was a requirement to engage the LLC as the amenities operator for the first five years of the 50-year lease with John G. Wood & Associates, Inc. In 2023 the CCA decided to retain the LLC as the amenities operator for an additional five years; this will be up for renewal in 2028.

This lease stipulated that for the sum of \$1 (one dollar) per year, for 50 years, the CCA would operate and maintain all Cypresswood amenities owned by John Wood. The lease agreement covered the following amenities:

- 18-hole championship golf course with putting/chipping green and driving range.
- Cart paths, water elements and related landscaping.
- Golf cart storage building.
- Golf pro shop.
- Maintenance building for golf course equipment.
- Pub/restaurant with multiple dining rooms and seating for up to 175 guests.
- All pub/restaurant furniture, fixtures, and equipment
- Swimming pool .
- Tennis courts.
- Wellness center.

This lease was configured as “triple-net” commercial lease, whereby the tenant (the CCA) would be responsible for paying three additional expenses on top of annual rent: maintenance costs, property taxes, and insurance.

While specific details are included in the lease, here is a summary of what the CCA and LLC are responsible for (the following was taken verbatim from the lease):

- **Maintenance Costs:**
 - At the Tenant’s expense keep the property in good condition, commit no waste repair, maintain, and replace as needed including:
 - The Clubhouse including all electrical, plumbing, sewage, HVAC, fixtures, walls, ceilings, and floors

- All fairways, greens, tees and tee boxes, bunkers, water hazards and practice ranges, fixtures, and appurtenances (anything affixed to the land, fences, buildings).
 - Institute a preventative maintenance program for all mechanical, electrical, plumbing and equipment.
 - Replace as necessary furnishings, fixtures, and equipment
- In addition to routine and regular maintenance of the Golf Club the Tenant shall at their expense from time to time:
 - Repair, replace, refurbish, remodel any portion of the Club that has become damaged, discolored, stained, outdated, or degraded in appearance or performance. This includes interior and exterior paint, wall coverings, floor coverings, furniture, fixtures and displays.
 - Refurbishment must be at least equal to the initial quality upon commencement of the lease.
 - Tenant may not make alteration, additions or improvements without the Landlords consent which shall not unreasonably withheld.
- **Taxes:**
 - Tenant is responsible for the annual payment of all tangible personal property taxes of both the Landlord and the Tenant. Tangible personal property includes furniture, fixtures, tools, machinery, signs, equipment, leasehold improvements, supplies, leased equipment, and any other equipment used in a business or to earn an income.
 - Tenant is responsible for the annual payment of all property taxes and ad valorem taxes and assessments, excise taxes, impact fees, surface water management fees or other such fees foreseen or unforeseen.
 - Tenant is responsible for the payment of all sales and income tax levied on its economic activity.
- **Insurance:**
 - Tenant pays the entire cost of insuring the property whether that insurance is arranged for by the Tenant or by the Landlord. The Landlord has the right to review and alter the insurance coverage.
 - Tenant will indemnify, defend, and hold harmless the Landlord and the Landlord shall not be liable for injury of persons or damage to property or loss of business use.



Note: It is important to note that the CCA pays certain vendors (loan servicing, agronomics, pool maintenance, insurance, and utilities) directly. These monies come directly from the CCA annual assessment funds raised from homeowners and do not go through the amenities operator.

Upon execution of the lease, the CCA, per the lease agreement, assigned the lease to the LLC, thereby giving the LLC responsibility for amenities operations and maintenance. This lease assignment:

- Is not a replacement to the existing lease with the Landlord (John Wood);
- Creates a new tenancy between the Landlord and Assignee and not a sublease;
- Transfers all interests and rights under the lease to the LLC;
- Ensures the assignor does not take on the debts, contractual obligations, or responsibility for performance of the lease - It steps aside;
- Provides for the case of non-performance by the amenities operator, whereby the Landlord can agree to allow the Assignor to step back into the lease if it so chooses;
- Provides insulation to the CCA from liability and preservation of its tax-exempt status; and
- Is not a detailed operating agreement – refer to the original lease for this.

The LLC is funded to perform its operations and maintenance responsibilities through revenue generated by the golf and pub/restaurant operations and direct funding provided by the CCA. The amount of CCA funding (from assessments) is determined by the CCA Board of Directors and the TAC during the annual budgeting process.



Note: There may be a misconception that any new amenities-related equipment purchased during the lease with CCA funding would be owned by the CCA. This is not the case as equipment replacement undertaken by the LLC is being done to comply with maintenance requirements in the lease – i.e. if the LLC buys a new golf course tractor and pays for it with funds (in-all or in-part) raised through CCA assessments, that mower is still owned (as part of the lease) by the LLC and not the CCA (or any of its members).

At the end of the calendar year, if the LLC made a profit through golf course and club operations, the LLC will pay the CCA a portion of the profit in the form of payments for up to 150 times the individual homeowner assessment amount for that calendar year; it can be considered a rebate of homeowner assessment funds used for amenities operations. For calendar year 2023, the LLC paid the CCA \$100,000.



Section 6 - CCA Relationship to the Cypresswood Golf & Country Club LLC

This section will help clarify what the CCA does versus the LLC.

CCA Responsibility (With Committees)	LLC Responsibility
<ul style="list-style-type: none"> Direct and oversee LLC amenities operations and maintenance activities 	<ul style="list-style-type: none"> Operate golf course and pro shop.
<ul style="list-style-type: none"> Determine annual funding for amenities operations and maintenance via the TAC 	<ul style="list-style-type: none"> Contract with golf course maintenance contractor
<ul style="list-style-type: none"> Provide oversight of amenities operations, maintenance, and finances 	<ul style="list-style-type: none"> Contract with other golf course equipment and service providers
<ul style="list-style-type: none"> Maintain common roads via the Roads and Drainage committee 	<ul style="list-style-type: none"> Manage all aspects of pub/restaurant and catering operations
<ul style="list-style-type: none"> Maintain all drainage systems via the Roads and Drainage committee 	<ul style="list-style-type: none"> Operation and maintenance of the swimming pool
<ul style="list-style-type: none"> Facilitate and oversee all social activities via the Social committee 	<ul style="list-style-type: none"> Operation and maintenance of the tennis courts
<ul style="list-style-type: none"> Maintain common area landscaping via the Landscape committee 	<ul style="list-style-type: none"> Operation and maintenance of the wellness center
<ul style="list-style-type: none"> Operate front entrance traffic control via the Traffic Control committee 	<ul style="list-style-type: none"> Perform all amenity equipment repair/replacement per reserve study
<ul style="list-style-type: none"> Maintain the Cypresswood front entrance sign 	<ul style="list-style-type: none"> Provide monthly financial reports to the Amenities committee
<ul style="list-style-type: none"> Maintain the Cypresswood fence along Dundee Road 	

Section 7 - Amenities and Social Activities

The Cypresswood community enjoys the following resident amenities:

- **Cypresswood Golf Course** – An 18-hole championship golf course designed by award-winning designer Ron Garl and includes a putting green, chipping green, and driving range. The course is open 365 days a year, 7 days a week, from sunrise to sunset (except when performing maintenance or during inclement weather conditions). Lessons are available; contact the pro shop for details.
- **Cypresswood Pub and Catering** – Offers a delightful dining experience with a menu featuring classic American cuisine, including succulent steaks, fresh seafood, and flavorful salads. The restaurant is known for its relaxed atmosphere, making it perfect for casual meals or special occasions. The venue includes the following rooms:
 - Club Room – up to 20 seated guests
 - Magnolia Room – up to 40 seated guests
 - Cypress Room - up to 100 seated guests
 - Covered Patio – up to 40 seated guests
 - Outdoor Patio and Lawn – 100+ guests

These venues are available for personal and business events, luncheons, meetings, weddings, etc. Catering services are available, providing customized menus for events, from intimate gatherings to large celebrations.



Information about Pub hours and booking of the Club can be found at this website <https://www.CypresswoodCC.com> or via email VenueAtCypresswood@gmail.com.

- **Swimming Pool** – A junior Olympic-sized swimming pool, located near the clubhouse offers a vibrant hub for homeowners, residents, and their guests. It accommodates lap swimming, water aerobics, and leisurely swims, making it ideal for all ages. There is no charge for residents to use the pool. Residents are permitted up to 5 guests per day, however, guests must be accompanied by an adult resident. Guests, in excess of 5 will be charged a \$6.00 fee per person. The pool is also available for private parties, providing a picturesque setting for a multitude of celebrations. The pool's well-maintained facilities, combined with its versatile use, make it a centerpiece for social and recreational activities within Cypresswood.

- **Tennis courts** – Located near the club house, there are six tennis courts offering homeowners, residents, and guests a premier location for both casual and competitive play. The courts support a variety of activities, including lessons, open play, and organized tournaments.
- **Wellness Center** – Located near the golf cart barn the wellness center is a dedicated facility for promoting physical fitness and wellness. It features a range of exercise equipment, including treadmills, exercise bicycles, weightlifting machines, and free weights, catering to various fitness levels and goals. Homeowners, residents, and visitors can enjoy a well-rounded workout experience in a clean, well-maintained environment, centrally located and easily accessible for those looking to maintain an active lifestyle and improve their overall health and well-being.

Cypresswood also offers a welcoming social atmosphere with a variety of activities for homeowners, residents, and guests.

- Seasonal pool aerobics and chair aerobics classes offer both refreshing and low-impact exercise options.
- Corn Hole at the Club every Sunday, 2pm – 5pm. If the weather is bad, it is held indoors at the Club.
- The Card Club provides a welcoming environment for enthusiasts of games like bridge and poker, encouraging camaraderie and friendly competition.
- The Craft Club brings together creative minds, allowing members to share and develop their skills in various crafts.
- Line dancing and dance instruction are also popular, blending fun and fitness through rhythmic movements and social interaction.



Section 8 - Cypresswood Community Communications

Cypresswood offers many channels of communication to keep homeowners and residents informed of community activities.

- **Attendance at CCA Board of Directors Meetings** – All Cypresswood homeowners and residents are encouraged to attend the Cypresswood CCA Board of Directors and Committee meetings as a way to stay informed about community activities. They are usually held on the third Monday of each month except for February, April, and December, when no meeting is held.
- **Cypresswood Community Website** – This website serves as a central hub for information. You can access it here: <https://www.cypresswoodcommunity.org>. The website provides details about the 14 distinct neighborhoods within Cypresswood with information about each homeowner and condominium association, and includes resources like HOA documents, architectural guidelines, and a calendar of events.

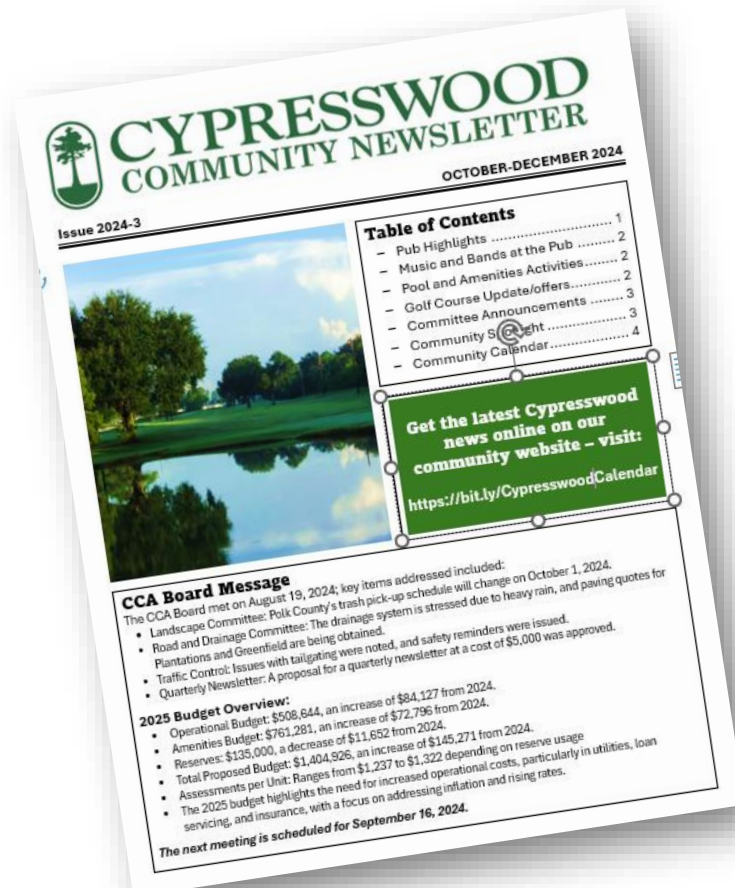
The website offers access to CCA governance documents, schedules for CCA and committee meetings, and published minutes of those meetings. It also provides an online form for homeowners and residents to contact the CCA Board of Directors.

Finally, this website provides access to the Cypresswood community rules that apply to all fourteen HOAs and COA within the Cypresswood community – these rules can be viewed here:

<https://www.cypresswoodcommunityassociation.com/faq/resident-rules>

- **Cypresswood Golf & Country Club Website** – This website, operated by the amenities operator, can be accessed here: <https://www.cypresswoodcc.com>. It provides significant amount of information about the Cypresswood golf course and pub/restaurant, to include information about:
 - Reserving Golf tee times
 - Getting Golf instruction
 - Access to the Driving Range, Putting Green and Short Game Practice Area
 - Pub/Restaurant menu and daily specials
 - Catering and Venue Booking
- **Cypresswood Quarterly Newsletter** – A recent addition in 2024, this newsletter offers timely updates on community events, entertainment schedules, safety reminders, and content highlighting social and community building activities. It is a key resource for staying up to date with the latest developments in the community.

- Cypresswood Facebook Groups** – There are a number of Facebook groups dedicated to different aspects of Cypresswood community life. These groups provide a platform for homeowners and residents to share information, ask questions, and engage in discussions about community events, local services, and neighborhood news.



Section 9 - Cypresswood Community Engagement

Description of the many ways the CCA encourages homeowners and residents to engage and participate in Cypresswood community decision making:

- Attend CCA Board of Directors meetings – All Cypresswood homeowners and residents are encouraged to engage in their Cypresswood community by attending CCA Board of Directors and Committee meetings and workshops. All Board of Directors meetings have a “resident comment” period built into the agendas,
- Attend CCA committee meetings and workshops - homeowner and resident comments and engagement is invited.
- Volunteer on a CCA committee – seek out a position on one of the five CCA committees as a way to influence Cypresswood operations and activities.
- Volunteer to lead a social activity – Seek out a leadership position in a selected social activity as a way to become more engaged in the Cypresswood community.



Section 10 - Cypresswood Traffic Control

The Cypresswood CCA operates a Traffic Control committee under the leadership of the CCA Vice president. This committee and the main gate staff manage access and traffic stability throughout the Cypresswood community.

Some general information of interest to all homeowners and residents is listed below:

- **Entry to Cypresswood** – All persons wishing access to the Cypresswood Community or Cypresswood Golf and Country Club property are required to present a valid photographic identification bearing an image of the individual requesting entry when requested by main gate staff. These individuals must enter using the Visitors lane entry (not the Resident lane entry).
- **Cypresswood Decal** – All homeowners and residents must acquire a Cypresswood decal to affix to their vehicle’s windshield. The decal can be acquired by filling out an application and returning it to the main gate staff member with all required documentation. Once the application is processed, the homeowner/resident will be notified when they can pick up their decal from the main gate staff. Two additional notes:
 - All vehicles entering Cypresswood without a decal are considered visitors until proof of residence is established with proper identification.
 - All vehicles entering Cypresswood between 10:00 pm and 6:00 am that do NOT have a decal, whether resident or guest, must show identification and their entry will be recorded.
- **Visitors** – Homeowners and residents are encouraged to submit the names of visitors to the main gate in advance of the arrival of their visitors.
 - Visitors arriving between 6:00am and 10:00pm will be required to show identification to main gate staff who will then issue visitors a pass. This pass must be displayed at all times on the dashboard of the visitor’s vehicle.
 - Visitors arriving between 10:00 pm and 6:00 am will not be allowed in unless prior notification is received by main gate staff; homeowners or residents can call the main gate at (863) 326-9496 to make visitor notifications.
- **Main Gate Remote** – Homeowners and residents can obtain main gate remote controls (also sometimes called “clickers”) by requesting an application from main gate staff. Homeowners and residents will fill out the application completely including decal number and return the application to the main gate. Once the status of the homeowner or resident is verified, they will be issued the main gate remote control that they can use to enter Cypresswood through the “resident” lane.

- **Soliciting** – Soliciting is offering or attempting to offer goods, services, or commerce and is not permitted in Cypresswood at any time. If you are approached by anyone soliciting goods, services, or commerce within Cypresswood, please call the Polk County Sheriff’s Office (non-emergency line) at (863) 298-6200 to report this.
- **Vendor Pass** –Homeowners or residents may request a Vendor Pass to be issued to any contractor/service provider that they have hired. The homeowner or resident must complete a form that provides necessary information about the vendor. When the vendor approaches the main gate staff, they will be issued a pass for the duration of their visit (not to exceed 30 days). Note: A visitor pass is not required for properly identified utility companies vehicles and emergency vehicles; i.e. TECO, City of Winter Haven, Duke Energy, etc.



Summary

Cypresswood Community, located in Winter Haven, Florida, is one of the earliest planned communities in Polk County. Developed by John and Ella Wood in 1969, Cypresswood was envisioned as a residential enclave that combined suburban tranquility with the allure of country club living. It features a variety of housing options, including single-family homes, townhouses, and condominiums, and caters to a diverse range of residents.

Community Organization: Cypresswood is composed of 14 distinct neighborhoods, each governed by its own Homeowners Association (HOA) or Condominium Association (COA). These associations operate as Florida non-profit corporations, each with a Board of Directors responsible for maintaining their community's governing documents. These Boards also manage the collection of annual assessments, which fund both individual community needs and the CCA.

The CCA serves as the "master association," responsible for the overall operation and maintenance of Cypresswood's common areas and amenities. Governed by Florida's Chapter 617 "Florida Not For Profit Corporation Act," the CCA is managed by a Board of Directors comprising the Presidents of the individual HOAs and COA.

Committees and Management: To assist with its responsibilities, the CCA has established several advisory committees:

- Amenities Committee: Oversees the maintenance of all Cypresswood amenities, including the golf course, clubhouse, swimming pool, tennis courts, and wellness center.
- Treasurer's Advisory Committee (TAC): Oversees financial activities, including budgeting and compliance with Florida statutes.
- Drainage and Road Committee: Manages the repair and maintenance of drainage systems, retention ponds, and roads.
- Landscape Committee: Maintains the appearance of the community's trees, shrubs, and other plantings.
- Traffic Control Committee: Manages traffic control and security at the main gate and throughout the community.

Amenities and Social Activities: Cypresswood offers a wealth of social amenities, including an 18-hole championship golf course, a junior Olympic-sized swimming pool, six tennis courts, and a wellness center equipped with exercise machines and free weights. The Cypresswood Pub and Catering provides dining and event services, with venues available for personal and business events.

Social activities abound, with seasonal aerobics classes, card clubs, craft clubs, and dance instruction available to residents. These activities foster a strong sense of community and engagement among residents.

Communication and Engagement Opportunities: Cypresswood provides various communication channels to keep residents informed and engaged. The community's official website, <https://www.cypresswoodcommunityassociation.com/>, serves as a central hub for information, offering resources such as HOA documents, architectural guidelines, event calendars, governance documents, and contact form for reaching the CCA Board of Directors. The website also has a link to each of the 14 individual associations within Cypresswood providing more detailed information about each neighborhood.

The quarterly Cypresswood newsletter offers updates on community events, safety reminders, and social activities. Additionally, several Facebook groups exist where residents can share information, ask questions, and participate in discussions about community life.

Residents are encouraged to attend CCA Board and committee meetings, volunteer on committees, and take leadership roles in social activities, ensuring that they have a voice in the community's operations and development.

We hope this guide has been helpful to you. We welcome any feedback, suggestions, or questions you may have. We also hope that the information contained here will encourage you to volunteer in one of the many committees or activities in our Cypresswood Community.



Send your comments, corrections, or suggestions for additional topics to be covered in this guide to this email address: cypresswoodsocial@gmail.com