



Frequently Asked Questions Updated April, 2017

Where is The Retreat Located?

Santa Rosa Beach, FL within the beach community of Blue Mountain Beach.

How many acres are contained within The Retreat boundaries?

The Retreat is comprised of 90 acres, approximately half of which is designated green space.

How large is the Beach at The Retreat?

The Retreat enjoys a total of approximately 3,000 feet of pristine beach front. Although the 24 home sites fronting the beach own to the "Mean High Water Line", an easement for use is granted to every home or lot owner in The Retreat. Approximately 1,000 feet of the Beach is preserved and will never be built on.

What properties abut The Retreat?

North: Wetlands green space preserve

South: The Gulf of Mexico

East: The Inn at Blue Mountain Beach

West: Draper Lake Coastal Dune Lake

Who developed The Retreat?

St. Joe Land Company developed The Retreat on or about 1999. This was ST. Joe's first beachfront development.

How many home sites are in The Retreat?

There are 90 home sites in The Retreat. Currently (2017), there are 55 homes built or under construction.

What neighborhood amenities are found in The Retreat?

The Beach Club

Guarded/gated access

Boat Dock

Picnic Pavilion

Natural amenities include:

Draper Lake Coastal Dune Lake

3,000 feet of beach frontage

Can I have a golf cart or electric car in The Retreat?

Yes, but the operation of golf carts is limited to persons with valid drivers' licenses.

Is there a guard at the entrance? If so, when?

A security officer is on duty from 7:00 AM until 6:00 PM every day of the year.

Is there a homeowner's association?

Yes. The HOA is comprised of a 7-member Board of Directors and a separate, 7-member Design Review Board (DRB).

What does the homeowner's association control?

Since there is no developer associated with The Retreat, the Board of Directors controls all aspects of The Retreat community living. This includes by-laws, and revisions thereto, common area upkeep and maintenance, etc.

The DRB reviews, approves, and oversees all aspects of home construction and remodeling.

What does the cost of the annual dues include?

Currently, annual dues are \$5,000 per year payable in January. Dues apply to owned lots as well as owned homes. Revenues approximate \$500,000 per year. Principal expenses include:

- Guard gate
- The annual payment into the Reserve Account
- Landscape maintenance
- ECAM, the property management firm
- The Beach Club and pool
- Property insurance

Currently, the annual dues provide an operating surplus at year's end.

What company manages the association?

Emerald Coast Association Management (ECM) manages the financial, maintenance, and security of The Retreat. For major projects, ECAM coordinates with one or more of the Board members.

Is it expensive to insure a home in The Retreat?

Insurance in The Retreat varies according to home value, years since a damaging hurricane, and preferred insurance options. Currently, typical annual insurance costs vary from \$10,000 to \$25,000.

May the homes in The Retreat be rented?

Rentals are allowed and restricted to nothing less than 30 days. This single feature has led many a homeowner to relocate from one of many more active communities along 30-A to The Retreat.

Does The Retreat allow owners to have pets?

Yes. However, owners are frequently reminded of leash and poop pick up rules.

Can I walk my dog on the beach?

Yes, property owners may walk dogs on the beach. The county requires an annual license fee of a tag for the pet, and the county has set certain times of day for such activity. [Learn about obtaining a Dog Permit here](#)

If I buy a home site and build a home, how do I go about selecting an architect?

The Design Review Board maintains a list of both approved architects and builders. From time to time, firms are removed and/or added to the list. Removals are based upon poor performance. Additions are based on individual requests supported by documented experience of either an architect or builder.

[Approved Architect List Link](#)

What is involved in getting approval on my architectural plans?

The by-laws of The Retreat specify many aspects of home design, color, and height, construction procedures, time frame, etc. Preliminary and final plans must be submitted to the DRB for approval prior to project start. At certain milestones during construction the DRB will review and approve construction material, colors, and the like.

How large of a home can I build in The Retreat?

The size of homes in The Retreat varies depending on the lot.

Gulf Front Lots – No larger than 7,000 square feet

Lake Front Lots - No larger than 7,000 square feet

Interior Lots – No larger than 6,000 square feet

Conservation Lots – No larger than 5,000 square feet

Where two lots are joined for a single home, the side setbacks shall be doubled with allowable area increased by 50%.

Can I have my own pool?

Yes, pools are allowed, subject to lot size and lot boundary limitations.

If I buy a home site, which builder should we consider?

The builders have been qualified to build in The Retreat.

[Here is a link to the list of Builders](#)

How long does it take to build a home in The Retreat?

Construction times vary according to home size and complexity, and indeed the selected builder. There is one common denominator. Given the density of homeowners. The Board and the DRB have ruled that no home construction may last longer than 20 months. Violation will incur a fine.

If I buy a home site, how long do I have before I am required to start building?

There is no required start date.

How would you describe the architectural style in The Retreat?

The Retreat is rooted in the Caribbean Islands with simple forms and materials adorned with rich detailing and color.

What is the building height restriction in The Retreat?

Maximum building height of residences is 42' measured from the first floor elevation to the highest point of the roof excluding chimneys, weathervanes, etc. or 46' above the average grade of the lot within the building envelope.

Where homes are elevated above existing grade due to topography sloping away from the street or are cut into the existing topography, the maximum height of the structure will be determined in consultation with the owner and/or their architect during the initial review.

Is there any sort of beach service available for owners and my guest?

A daily beach service for chairs and umbrellas is available to all property owners on both a quarterly and annual basis. One simply needs to call in advance of use.

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