

**Hickory Creek Homeowners' Association (HOA) and Board of
Directors (BOD):**

Questions and Answers Regarding Lakes

AS OF 8/6/2018

Do all neighborhood street storm drains empty into the lakes in the subdivision?

We have been asking homeowners not to have overgrowth along the banks of the lakes, however, doesn't the overgrowth provide protection to the homeowners against property erosion?

Who is responsible for controlling bank erosion around the lakes, the homeowners or the HOA?

Who is responsible for maintaining and cleaning out the drainage ditches?

Is the HOA allowed to hire a contractor to clear out the drainage ditches? Will the Right of Way and Stormwater Maintenance Division of the Jacksonville Department of Public Works help pay the cost?

What can the HOA do to encourage/enforce homeowners to keep storm drains clear of debris?

Who does the HOA contact to determine how much sludge is in the lakes?

Should the lakes be treated?

Are all homeowners guaranteed access to all lakes? If yes, then who bears legal responsibility if someone is accessing a lake and gets injured, the homeowner, the HOA or both?

Are homeowners allowed to put up "No Trespassing Signs" on their property?
Can they if they are on one of the lakes?

Who is the Insurance Company for our HOA? We need to review a copy of the policy to ensure it provides for adequate coverages.

Does the Insurance Company require or suggest that we have No Trespassing, No fishing and No Swimming signage on the lakes to better protect the HOA from liability?