

How Ownership Approval Works at Winter Haven Harbour

Winter Haven Harbour is a **55+ active retirement community** that is **self-managed by its residents**. Our approval process exists to protect the community's character, safety, and long-term viability — not to create unnecessary barriers.

Before purchasing or leasing a unit, every prospective resident completes a **structured, transparent approval process** designed to ensure mutual fit.

Step 1: Learn About the Community

Prospective buyers are encouraged to review the following materials on our website **before making an offer**:

- Frequently Asked Questions (FAQ)
- Community Rules and Governing Documents
- Key Residential Restrictions (non-smoking, no pets, leasing limits, etc.)

These documents describe daily life at Winter Haven Harbour and help you decide whether our community aligns with your expectations and lifestyle.

Step 2: Meet & Greet with a Community Representative

Before entering into a purchase contract, you will participate in a **Meet & Greet** with one of our volunteer Community Representatives.

- Duration: approximately **15–45 minutes**
- Format: in person or by phone
- Purpose:
 - Introduce you to the culture and expectations of the community
 - Answer questions about rules, facilities, and governance
 - Ensure you understand the approval process before proceeding

This conversation benefits both you and the Association by clarifying expectations early.

Step 3: Submit a Complete Application Packet

After deciding to proceed, you will be asked to submit a **complete application packet**. All required items must be submitted together.

The application process includes:

- A completed ownership or lease application
- Verification of age eligibility (55+ requirement)
- A third-party background check
- Credit score verification
- A review of community rules and key restrictions
- Required supporting documentation (e.g., purchase contract, bank commitment letter if applicable)

Applications are reviewed confidentially and consistently using established Association criteria.

Step 4: Board Review and Interview

Once your **complete application packet** is received and verified:

- The Board schedules an approval interview
- Interviews are typically conducted within **10 days**
- The Board evaluates the application based on:
 - Compliance with governing documents
 - Eligibility requirements
 - Overall community fit

No occupancy may occur until written approval is issued.

Step 5: Written Approval

If approved, the Association will issue a **written approval affidavit**, allowing the purchase or lease to proceed to completion.

Important Notes

- Winter Haven Harbour is **not an investment-oriented or short-term rental community**
- Leasing is limited and tightly regulated
- Ownership is viewed as an **investment in community life**, not simply real estate

Our process is designed to be fair, respectful, and consistent—while preserving the qualities that make Winter Haven Harbour a desirable place to live.

Ready to Take the Next Step?

If you would like to schedule a Meet & Greet or have questions about the approval process, please contact your seller, realtor, or the Association for guidance.

We appreciate your interest in Winter Haven Harbour and look forward to helping you determine whether our community is the right fit for you.