



New Resident Welcome Package

March 2024



FAQ'S-You may visit www.swannkeys.org to quickly get answers to your questions

- **What and where is Swann Keys?** Swann Keys is a community of 606 privately owned properties located in Sussex County in Selbyville, DE 19975
- **What are the office hours and phone numbers?** The Swann Keys office is opened 9am-2pm Tuesday through Saturday. The phone number is 302-436-5111 and the fax number is 302-436-5119
- **Can I contact someone when the office is not opened?** On the website, www.swannkeys.org, there is an option on the home page called "resident portal" to send messages such as change of mailing address, report safety issues, ask questions, report water issues. Any message through the portal immediately reaches the maintenance department and other key individuals.
- **What is "resident log-in" on the web page?** The resident log-in tab requires a log-in and password which can be obtained by calling the office, stopping in the office, or requesting the login through the resident portal. In this section you will find the current boat ramp code, meeting minutes, and financials. To protect the information and restrict the use of our boat ramps, you can expect to be asked for your name and Swann Keys address if you request the login password.
- **CALL 911 FOR ANY FIRE OR MEDICAL EMERGENCY**
- **Fax & copy services are available in the office for a nominal fee during regular office hours.**
- **Free Community Wi-Fi is available in the community buildings and in the pool area.**
- **How is the Community governed?** Swann Keys is governed by Federal & State Laws, a Court Order signed in 1985, and Rules and Regulations; in that order. Swann Keys is a Civic Association; **not an HOA**. See copies of all of the Documents included in this binder and on the web page: www.swannkeys.org
- **How is the community managed?** The community is managed by a 15-member Board of Directors, elected annually, as dictated by the 1985 Court Order. The BOD is responsible for maintaining all Common areas: Pool, Community Buildings, Water Plant, Maintenance Building, Office Building, Playground, 2 Boat ramps, Marina area, sewer lift station pumps, roads, and park area.
- **How are emergencies and social information communicated to the community?** "One Call" is a phone and/or email method of communicating to property owners to report water plant emergencies, street shut downs, weather related information, and social events planned for the community. If you wish to receive this information, contact the SK office to sign up, 302-436-5111 or through the resident portal on the web page; swannkeys.org. You may opt out at any time. SK also has a Facebook page, event boards at the entrance to the community and near the mail boxes on Activities Way. Swann Keys **DOES** not use social media to provide information to the community.



- **Who can use the community buildings and how do I access them?** The clubhouse, community center, and pool are all public areas available to Swann Keys owners in good standing. All residents may obtain one “free” key fob which allows access to those areas. The exception is when the Community Center and Clubhouse are rented out for private affairs and in that case, access is not available and a sign will be on the door marked “private event”. The clubhouse has big screen TV’s, 2 pool tables, shuffle board, darts, and a free library. In the Community Center there is corn hole, table tennis, and a big screen TV. Both social clubs host many weekly social events, i.e., Bunco, Dominoes, Hand & foot, games, billiards, darts, cornhole, and more. Anyone can join in the fun.
- **Are there meetings of the association that property owners can attend?** The 15-member Board of Directors meet the third Sunday of every month at 10am in the Community Center. All property owners are welcome to attend in person or via Zoom virtual meetings. The instructions for joining the meeting can be found on the web page. The annual Membership meeting is held the third Saturday of May at 11 am. Special meetings may be called and all property owners will be notified of such meetings.
- **What Committees exist within the Board of Directors and the Community?** There are 7 standing committees described in the Bylaws, Article 7. If you wish to participate let one of the Board members know or send a note through the resident portal on the web site.
- **How is the annual budget & maintenance fee determined?** The budget and audit committee begins meeting with the entire BOD in early January. All committee chairs and Board members are asked for input regarding their area of responsibility. Based on the committee chair input, the previous year’s actual expenses, projected expenses for the new FY, and the amount to be allocated to the annual Reserve/Capital fund, the Budget & Audit committee develops a proposed budget which is presented to the entire Board for review & comment. The proposed budget is the amount required to operate the community, maintain our assets, pay 2 employees, plus the allocated monies to the reserve/capital fund. That total is divided by 606 property owners and that becomes the proposed annual maintenance fee for the budget. Once the BOD agrees, a vote is taken to recommend the proposed budget to the entire membership on the annual meeting ballot.
- **What is the fiscal year and when are maintenance fees due?** The SK fiscal year is June 1-May 31. Maintenance fees for the new year are due June 1st.
- **In case of emergency who do I call?** For fire or medical emergencies consult the web site for the on-call phone numbers and Board of Director Numbers. www.swannkeys.org The on-call phone numbers are also posted on the office door.
- **What do I need to know if I want to add to the dwelling, pave a driveway, replace a roof, replace exterior deck or shed?** Swann keys has no jurisdiction on your private property. Swann Keys is located in Sussex County and therefore is governed by Sussex County Planning and Zoning and Building Code. Sussexcounty.gov

DO NOT DIG BEFORE CALLING MISS UTILITY 800-441-8355 Most any modification, replacement, or addition requires a permit from Sussex County. Side setbacks are 5 ft. and front and back are 10 ft. from the property line. ***Be mindful that the edge of the paved road surface is **NOT** the property line of your property. There is generally 3-10 ft. on each side of the paved surface that belongs to SK. The



water and sewer lines run down this area. Your survey will show your actual property line. Parking areas on your property can be concrete, black top, or stone and goes to your property line only. The area from your property line to the paved roadway can be stone or any pervious material to facilitate drainage. If a solid surface is extended to the traveled road surface and it becomes necessary to repair/replace water or sewer lines, Swann keys is not responsible to replace concrete or black top installed on Swann Keys property that may be disturbed to complete the repair.

What is the construction policy in Swann Keys? Swann Keys requires that you make an in person or phone appointment with the Maintenance committee by calling the office-302-436-5111. **SEE THE CONSTRUCTION TAB IN THIS MANUAL**

What do I need to know during impending bad weather forecast? Many Swann Keys property Owners do not live in Swann Keys. Severe storms can pop up quickly with high winds and heavy rain. Please secure your boats, jet ski's, trash cans, outdoor furniture, umbrella's, flags, and any item that may become airborne before you leave after a nice visit in Swann Keys. After a severe weather event there are volunteers who ride the streets and observe for any damage or items that may have blown into the canals. Our volunteers will make note of any observed damage and will notify you, when possible. Our volunteers will not go onto private property without permission from the property owner.

- **Are Pets allowed in Swann Keys?** Pets are welcome in Swann Keys. Sussex County leash laws and other regulations in Sussex County related to Pets apply in Swann Keys. Pets cannot run loose. When outside the pet must be under control of the owner/handler. Animal waste bags are provided in a few locations throughout the community. Please clean up after your pets and do not place your filled waste bags in someone else's trash receptacle.
- **Who maintains the common area grounds?** Swann keys has teams of volunteers (Swanky's Crew) who take care of mowing and trimming of the grass in the community using equipment owned and maintained by Swann Keys.
- **What utility companies service Swann Keys and am I obligated to use certain ones?**

You may use any utility company that services the area. Those include:

Delaware Electric Coop provides service to Swann Keys 855-332-9090

Cable TV/Internet – Comcast is the main provider of service to Swann Keys but there are other options available. Comcast 800-934-6489

Phone service – Verizon or Comcast or the provider of your choice

Sewer-Sussex County processes the sewage for Swann Keys and you will receive a quarterly bill from the County

Taxes – You will receive an annual tax bill each July from Sussex County. There is no local tax

Water Service – Swann Keys owns 2 wells and maintains its own water plant and distribution lines. There is no additional fee for water usage. Management of the water plant is by Sharp Water Culligan, a licensed water treatment equipment vendor



in the area. The water is tested every day by their licensed representatives and they file the State required documents. If you should experience any taste issue or discoloration of your water please contact the Swann Keys office, 302-436-5111. An annual water report is provided and available on the web site or in the office.

- **Who do I notify if the street light is out near my home or anywhere within Swann Keys?** The street lights in the community are the property of Delaware Electric Coop. Each pole has a number. Please call the Swann Keys office, 302-436-5111, to report the pole number of any light not lighting. The power company will be called to report the outage.
- **Who do I call to report loss of power to my home?** Fortunately, our electric lines are underground in Swann Keys so we rarely lose power. However, there are transformers on Route 54 and within Swann Keys that can cause power failure in the event of an accident, bad weather, or malfunction. Please call Delaware Electric to report an outage; 302-332-9090 or www.delaware.coop
- **Who do I call to have my water turned off/on to my home?** Call the SK office, 302-436-5111, or use the resident portal on the web page to request a date to have your water turned off/on. Please give a 24–48-hour notice. The maintenance employee works 9a-2p, Monday-Friday. A fee will be charged if the maintenance employee is required to do this outside of regular work hours.
- **How do I get a mailbox?** Mailboxes are located on the North side of the community building on Activities Way. Mail service, including assignment of the boxes is provided by the US Postal Service. You may contact the Selbyville Post Office at 23 Church St in Selbyville at 302-436-8044 to arrange for a mailbox and key. Swann Keys does not maintain a list of assigned mail boxes nor extra keys. UPS and FEDEX make routine deliveries to the community and will deliver to your home address. Bayville Postal Service located at 37232 Lighthouse Rd (across from Mallard Lakes on Rt. 54) is the closest shipping and mailing service if you need to send a package.
- **Who maintains the roads in Swann Keys?** Maintenance, repair, and replacement of the traveled roadways in Swann Keys is the responsibility of the Civic Association and are paid from the Reserve/Capital contributed to from the annual maintenance fees. There is no parking on the streets of Swann Keys except for short term service vehicles (remember the paved road surface is not the property line of your home). There is overflow parking available near the playground and in front of the community buildings. Please notify the office if you plan to use the overflow parking and place a note in the front windshield with a name and phone number in the event of an emergency.
- **Are golf carts allowed in Swann Keys?** Golf carts are allowed on the roads in Swann Keys but **MUST** be driven by a licensed driver and maintain the rules of the roads, posted speed limit, and stop at all stop signs.
- **Can the clubhouse or community center be rented?** The Clubhouse and/or the Community Center may be rented by any property owner, in good standing, for weddings, birthday parties, anniversaries, etc. A property owner in good standing may reserve the clubhouse or community center, at no charge, to



Celebrate the life of a loved one. Contact the office to obtain a rental agreement or request one through the resident portal.

- **Does Swann Keys need to know if I am selling my property?** The answer is NO but at some point in the process, when you have a prospective buyer, your realtor or sales agent will tell you that you need to obtain a “Resale Packet” from Swann Keys. At that point you or your sales agent may call the office or request one through the resident portal. The information in this packet includes a copy of the governing documents, the current budget, the most recent financial report, the current maintenance fee amount and whether it has been paid. The State of Delaware implemented this action in 2009 to assure that the potential buyer is aware of how the Civic Association (we are not a HOA) operates and its financial situation. There is a cost to the seller for this document and the office needs at least 48 hours to prepare the document. Further information may be found on this under DUCIOA, Title 25, Chapter 81 of the Delaware Code.



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Tab 1: Governing Documents

(Can be found on the website: www.Swannkeys.org
under Documentation - Legal Documents)

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Tab 2: Important Information

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Dear Property Owner,

Enclosed is information about our community, we hope you find this helpful.

This is a wonderful place to call home or visit. The information provided here is a guide to some of the rules, assets, and amenities of Swann Keys. If you need additional information or guidance, please contact the office @ 302-436-5111.

The Swann Keys office is generally open 9AM – 2PM Tuesday through Saturday from 9AM – 2PM to allow our residents and guests access on the weekend.

Most questions are answered on the website www.swannkeys.org and the BOD can be contacted after hours by using the portal request.

Thank you,

The Board of Directors of Swann Keys



Brief History of Swann Keys

Swann Keys was originally developed in the 1960's as a mobile home park by Mr. and Mrs. James Swann of lower Delaware. They had purchased Dirickson Farm and had it platted. The original roads were dirt mixed with clay. Each lot had a septic tank and a well. There was no filter system and owners had to go to the Swann's farmhouse to get filtered drinking water. Mr. Swann became ill and sold Swann Keys to Gerald Exten, a real estate developer from Washington, DC. Mr. Exten began to complete the development of the community— installed a central sewer; upgraded water system; built swimming pool and clubhouse; and a sales office. Mr. Exten ran into financial difficulty and sold off blocks of land to investors through land sales contracts and later claimed bankruptcy.

Next came an auction and BET, Inc. bought large blocks of land in Swann Keys. BET discovered that the amenities (road, swimming pool, tennis courts, marina, water plant, office, and sewer disposal plant) of Swann Keys were not a part of this sale and they had to buy them from the Bankruptcy Court. To add to the zoning nightmares in the community, title insurance policies were inaccurate, and it took many lot owners years to obtain clear deeds, with some lot owners having to pay off liens to secure their lots.

In 1972, the Swann Keys Civic Association (SKCA) was formed and incorporated in the state of Delaware to protect the lot owner's interests. Their first action was a class action suit initiated to have the amenities and common areas turned over to the lot owners. John and Oleitta Atkinson lent their names as plaintiffs on behalf of the SKCA and you will see their names on the 1985 Final Court Order. The courts found that since the amenities were bought separately, they were considered an investment by BET and did not have to be turned over to the lot owners unless they purchased them. Lot owners were solicited and agreed to a buy-out of the amenities for \$300,000. No banks would lend this money to the SKCA, so the money was raised by assessing the lot owners. Through canvassing the streets, the Association was able to raise \$150,000 from individuals in Swann Keys. The bank then loaned the Association the other \$150,000 using Parcel 'A', the area across from the Community Center, as collateral.



The 1985 Court Order ruled that each lot owner would be assessed \$600 to assure the money would be forthcoming. As a result, the bank note was paid in full within the next six months and Parcel 'A' was rededicated to the SKCA.

In March 1986, SKCA officially assumed management of the community. At the first General Meeting in 1986, the Association was granted permission to adopt Rules and Regulations that were approved by a majority of the lots owners. Under the direction of the 1985 Court Order, Bylaws were written with the understanding that they could be modified or amended as conditions warrant, again with the approval of a majority of lot owners.

Today, the SKCA Board of Directors is governed by these documents – Delaware law, Certificate of Incorporation, 1985 Court Order, Shamp/Humphreys Court Order and the Swann Keys Bylaws and Rules & Regulations.



Community Staff

Swann Keys has a staff of two people who provide the following services.

Maintenance Manager – is responsible for all the repair and maintenance of the common community assets. Maintenance Mgr. will handle certain issues but also arranges for a group of professionals to complete certain tasks. While the routine hours of this manager is Monday-Friday 9 AM to 2 PM, they are also on call for situations that occur outside these hours.

Office Assistant – Assistant works in the office Tuesday- Saturday 9 AM to 2 PM. This is the primary person who interacts with community members, potential residents and the public. They support the Board of Directors as well as answer phones, sort mail, organize files, enter invoices into the accounting system and manage several community databases.

Office Phone: (302) 436-5111

Website: www.swannkeys.org – Contains most recent information about our community-events, social club calendars, operating budgets, Income and Expense reports, etc.



Important Phone Numbers

Police / Fire / Ambulance: 911

Police (non-emergency): 302-436-5085

Delaware State Police: 302-855-2980

EMS (non-emergency): 302-436-8802

Sussex County Sheriff: 302-855-7830

HOSPITALS

Beebe South Coastal ER (Rt.17): 302-291-6900

Beebe Lewes Campus: 302-645-3300

Peninsula Regional Medical Center: 410-546-6400

Atlantic General Hospital: 410-641-1100

Department of Social Services (Frankford): 302-732-9504

Department of Aging: 800-223-9074

Public Schools & Colleges

Phillip C. Showell Elementary School: 302-436-1040

University of Delaware: 302-856-5780

Selbyville Middle School: 302-436-1020

Del Technical Community College: 302-856-5400

Indian River High School: 302-732-3800

University of Delaware Georgetown: 302-856-0961



Town Information

Bethany Beach: 302-539-8011

Fenwick Island: 302-539-3011

Selbyville Post Office: 302-436-8044

Utilities

Delaware Electric Co Op Emergency: 302-349-9090

Comcast / Xfinity: 302-266-2278

Miss Utility: 800-282-8555

Miscellaneous

Animal Control / Shelter: 302-856-6361

Sussex County Constable: 302-855-7819

Board of Elections: 302-856-5367

Boat Registration: 302-739-9916

DNREC: 800-662-8802 (call before any boat life installation)

Sussex County Planning & Zoning: 302-855-7878 (call before any property improvements or additions)

Division of Motor Vehicles: 302-853-1000

Fishing / Hunting: 302-739-9911

Library: 302-539-5231 (Bethany) / 302-436-8195 (Selbyville)

Senator Gerald W. Hocker: 302-744-4144

Representative Ronald E. Gray: 302-744-4171



REGULAR TRASH

Regular Trash is collected every Monday with containers placed curbside by 6am, 3 feet apart and the lid facing the street. Yard waste will not be picked up with the regular trash. You must contact www.dnrec.gov for information on yard waste disposal.

Due to disposal facility closures, trash and recycling may not be picked up on major holidays- Memorial Day, Independence Day and Labor Day. During a holiday week, trash may be collected on Tuesday, rather than Monday.

These items are prohibited from disposal in the regular trash:

- Electronics: computers, laptops, monitors, microwaves & televisions.
- Air conditioners, dehumidifiers, freezers & refrigerators with Freon removed.
- Hazardous & medical waste: asbestos, automotive fluids, batteries (home & Car), paints, paint products, fluorescent light bulbs, mercury products, household cleaners, medicines, and pesticides.

RECYCLED TRASH

Recycled Trash is collected every other Monday.

The Jones Crossroads Landfill, 28560 Landfill Lane, Georgetown, is available each month for you to recycle your waste as follows:

Document Shredding: 1st Monday of each month 10am-2pm

Household Hazardous Waste: Every Monday 10am-2pm

Electronics Recycling: Monday-Saturday 8:30am-3:30 pm

Latex Paint: 1st Monday of each month 10am-2pm

Several times a year Delaware Solid Waste Authority sponsors a local event to collect your recyclable items.

Allowed recyclable items include household, garden, automotive and workshop chemicals; explosives; disposable medical items. In addition, it includes computer electronics equipment, small telecommunication, and radio/television equipment.

For more specific information on items that are recyclable, visit DSWA website at www.dswa.com or call 1-800-404-7080.



**SWANN KEYS COLLECTION POLICY
FOR MAINTENANCE FEES/SPECIAL ASSESSMENTS/CONSTRUCTION FEES
AND ALL OTHER FEES**

Mission Statement

The Board of Directors of the Swann Keys Civic Association (SKCA) is charged with the responsibility of collecting fees for common expenses from all Lot Owners. The current fees are, but not limited to, the Annual Maintenance fee, a Construction fee, Special Assessments and all other fees. Due to Lot Owners who become delinquent in their payment; the Board has a duty to adopt a uniform and systematic procedure for dealing with delinquent accounts in a timely manner as stated below.

The Court Order and Final Judgment of 1985, Article 6 states:

In addition to the previously mentioned initial maintenance fee and special assessment(s) for BET purchase herein, each owner of a lot shall pay the Swann Keys Civic Association annual assessments or charges and special assessments for capital improvements and operating, repair and replacement reserve funds. The annual and special assessments, together with interest, costs and reasonable attorneys fees, shall be a charge on the land of each lot owner and shall be a continuing lien upon the property against which such assessment is made, provided however, that it shall be subordinate to mortgage liens of record against said property. The sale or transfer of any lot shall not affect the assessment lien except by foreclosure of a first mortgage lien. Each such assessment; together with interest, costs, and reasonable attorneys' fees for the collection thereof, shall also be the personal obligation of the person who is the owner of such property at the time when the assessment fell due.



- The Swann Keys Maintenance Fee invoices are mailed after the annual meeting in May.
- SKCA Bylaws Article VIII, Section 1: The annual Maintenance Fee, when approved, shall be due and payable on June 1st of each year, with interest at the legal rate accruing on the unpaid principal after July 1st of the same year.
- **June 1st**— SKCA Maintenance Fees are **due**. Invoice payment can be made by Check, Money Order or Cash. A **returned check** fee of \$40.00 will be assessed to the Lot Owner.
- **August 1st** --SKCA Maintenance Fees are **late**. A statement with all fees owed will be sent to the lot owner with a **\$100.00 Swann Keys Administrative fee**.
- If the Maintenance Fee is not paid in full or an approved payment plan is not authorized by SKCA by **August 15th** -- **All amenities to the Lot Owner will be terminated**. FOB will be disabled; pool access and use of all facilities will be denied.
- Lot Owners in delinquency can petition SKCA for **Hardship Status** in writing, outlining the specific situation for BOD review and comments.
- **On August 30th, your account and all charges will be forwarded to the attorney for collection** with the **exception** of the lot owners who have made other payment arrangements.
- **All delinquencies turned over to the attorney will incur a minimum charge of \$200, in addition to our Swann Keys administrative charges, plus court fees if required.**
- When delinquent accounts are satisfied, SKCA will restore amenity privileges. Lot Owners on approved payment plans will not have amenities terminated unless terms of approved payment plan are delinquent for more than thirty (30) days.

Approved by SK BOD

Oct. 15, 2023

Wld 10/6/2023



COMMUNITY REMINDERS

Warm weather brings increased traffic, bike riding, walking, and children running and playing. Let's make it a safe and enjoyable season for all. A few reminders worth mentioning:

- The speed limit within Swann Keys is 20 mph.
- Please stop at stop signs.
- Last year, there were many situations where emergency vehicles would not have been able to get down our streets. THERE IS NO PARKING ALLOWED ON THE STREETS, AND COMMON AREAS OF SWANN KEYS. THE COMMON AREAS INCLUDE THE UNPAVED LAND TO THE LEFT AND RIGHT OF THE PAVED ROADS OWNED BY SWANN KEYS. THIS IS THE LAND BETWEEN YOUR PROPERTY LINE AND THE PAVED SURFACE AND IN GENERAL IS 5 FT ON EACH SIDE OF THE ROAD. DELIVERY AND UTILITY SERVICES VEHICLES SHOULD OCCUPY THE ROAD ONLY DURING A BRIEF SERVICE PERIOD.
- Swann Keys roads are 30 feet wide, but only 20 feet is paved to allow access to the underground water and sewer pipes.
- Property owners who are considering new construction are reminded that impervious surfaces such as concrete or blacktop is allowed only on the property owned by the homeowner, up to the property line only.
- There can be no improvements, construction on or alterations made on or to Swann Keys' property. Each lot has an area in the front, that is the property of Swann Keys. You are allowed to repair existing surfaces, add or replace permeable stones in these areas; however, no new impermeable surfaces may be added or installed. Prior to making any alterations to existing surfaces, please contact the office to avoid any issues.



- Homeowners are reminded that permanent structures of any kind, i.e., Gazebos, fences, bollards, trash enclosures, etc. are prohibited on Common Areas or Right of Ways owned by Swann Keys.

There are multiple properties within Swann Keys under construction. Property owners are reminded to notify the office when your intentions are known to remove an old home, bring in a new home, construct a new home, etc. and to keep the office advised when homes are coming and going when water needs to be shut off. This allows our maintenance department to notify property owners when streets will be shut down, and will prevent broken water valves, and unhappy neighbors, etc. There is also a Community Development Fee of \$1,400.00 dollars due to the Association when demolition or construction begins on your property. This fee is used toward road repair and replacement, repair of damaged water and sewer pipes, and general wear and tear on our roads due to heavy equipment, oversized trucks delivering building materials, extra traffic to the construction site, etc. There is also a Fee for Minor Construction that significantly impacts infrastructure of \$250. Minor construction projects with development fees include - Projects using large trucks like cement mixers and large semi-trucks, Digging using backhoes and other equipment. Please refer to Swann Keys Property Development Policy' found on www.swannkeys.org on the Policies page.



[Date]

[Name]

[Address]

To: Mr./Ms. – [Property Owner]

Subject: Excessive Speed

This Letter is being generated by your Board of Directors because we have received a complaint regarding a violation of the traffic laws within the community. The speed limit within the community is 20 mph. A vehicle identified as a **[Blue Chevrolet]**, license # **[DE#####]** has been observed traveling at a high rate of speed on **[Date]**, at approximately **[5:05pm]**. This vehicle was parked at your SK address, **[37047 Blue Bill Dr]**. As you know, we have many elderly residents moving in and out of their driveways, not to mention many small children playing in or near the roadway. We are becoming very concerned that if this situation is not resolved, it could lead to someone getting seriously injured, or worse, someone dying. We believe you would not want to see such an incident occur.

Should this situation continue, the board will have no other recourse but to take further action. Your cooperation in this matter is greatly appreciated, working together we can make a difference. Should you have any questions regarding this matter, please feel free to contact the office.

President, SKCA



Tab 3: Rules

1. Rules and Regulations
2. Boat Ramp Policy – Code of Conduct
3. Pool Rules
4. Playground Rules
5. Parking



SWANN KEYS RULES AND REGULATIONS

APPROVED BY SWANN KEYS LOT OWNERS

In 1995 [#1-#4-#7-#10] AND IN 2017 [#2-#3-#5-#6-#8-#9] AND RECORDED BY REGISTRAR OF DEEDS IN SUSSEX COUNTY COURTHOUSE JUNE 2017

WHEREAS, the lot owners of Swann Keys are members of the Swann Keys Civic Association (hereafter the “Association”); and

WHEREAS, the Association pursued a class action suit in the Chancery Court of the State of Delaware which resulted in an ORDER AND FINAL JUDGMENT dated December 23, 1985 (hereafter the “ORDER”); and

WHEREAS, the ORDER provides that the board of directors may recommend reasonable rules and regulations for the operation of Swann Keys subject to approval by a majority of the lot owners; and

WHEREAS, the ORDER further provides that the Association’s directors and officers shall have the powers as may be permitted under its by-laws and as also may be exercised under Delaware law; and

WHEREAS, the Association’s by-laws provide that the board may recommend reasonable rules and regulations and to establish penalties for infractions; and

WHEREAS, the board has considered and is recommending the adoption by the lot owners of Swann Keys of the following rules and regulations for the best interests of the community as detailed below:

- 1. No vehicle or portion of such vehicle shall be parked on the hard surface of any road in the Community or Common Areas that have been designated as no parking zones, with the exception of Service Vehicles.**



- 2. No vehicle of any kind that is not permitted on Delaware State highways shall be allowed to operate on Swann Keys roads or Common Areas. Golf carts will be the only exception and will be allowed to operate on Swann Keys roads. All drivers of any vehicle, including golf carts, must hold a valid state driver's license.**
- 3. No unleashed pet/s shall be walked on the roads or common areas of Swann Keys. No pet/s (leashed or unleashed), while being walked, shall be allowed on property developed or undeveloped unless permitted by the owner. The walker of said (leashed or unleashed) pet/s shall be prepared to clean up after and remove any waste. No pets (leashed or unleashed) shall be allowed in the playground area.**
- 4. The speed limit on all roads in Swann Keys shall not exceed 20 MPH.**
- 5. No loud music or other noises shall be allowed before 8:00 A.M. or after 11:00 P.M. [including construction, lawn mowing, etc.] sufficient to disturb other lot owners.**
- 6. No dumping or throwing of any materials will be allowed in the lagoons or any other areas in the Community. No obstacles, with the exception of boats/jet ski lifts, can be placed and/or left in the channel of the lagoons.**
- 7. No peddling or soliciting shall be permitted in the Swann Keys Community.**
- 8. No weapons of any type and/or devices of any type, [including, but not limited to air guns, BB guns bow and arrows, fireworks, drones, etc.] are allowed in the Swann Keys common areas.**
- 9. No tents, recreational vehicles, trailers or other outside accommodations shall be allowed to be occupied on any community common property.**
- 10. Lot owners are responsible for the actions of themselves, renters, children and guests.**



NOTICE:

The Board of Directors of the Association has the responsibility to issue warnings and notice of intent to impose fines/or restrictions on these Rules and Regulations. After the required notification is given, no additional warnings will be issued. Intention to impose a fine and/ or restriction, after Boards determination, will be delivered to the lot owner by Certified Mail/Return Receipt requested to the address of record of the lot owner.

Mailing of the same shall constitute delivery and legal notice to the lot owner. Failure of the lot owner to request a hearing with the Board within ten [10] calendar days of the mailing of the notice shall constitute an admission by the lot owner of violation of the Rule and Regulation. The Board, ten (10) calendar days before its next regular meeting, shall notify the lot owner of his/her opportunity to speak at the next regular meeting. Following the Board's determination, the Secretary of the Board shall deliver notice of the decision to the lot owner by Certified mail. Failure to respond within ten (10) days of mailing shall entitle the Association to take appropriate action.

*** Prepared by: By-Laws Committee 2016/2017 Approved by a 51% [304] Lot Owners in March 2017 and results announced May 2017**



SWANN KEYS BOAT RAMP USAGE POLICY & CODE OF CONDUCT (2023)

1. SWANN KEYS BOAT RAMPS ARE PRIVATE PROPERTY OF THE SWANN KEYS CIVIC ASSOCIATION.
2. RAMPS ARE TO BE USED FOR SWANN KEYS ASSOCIATION MEMBERS AND/OR THEIR FAMILY, FRIENDS, GUESTS, AND TENANTS.
3. RAMPS ARE FROM 8:00 AM UNTIL DUSK. NO NIGHTTIME USE.
4. **THE PROPERTY / LAND ON BOTH SIDES OF THE RAMPS ARE PROPERTY OF PRIVATE RESIDENT(S). DO NOT TIE BOATS TO SIDE BULKHEADS. DO NOT TRESPASS.**
5. THERE IS NO LAND AVAILABLE FOR ANY TYPE OF DOCKING.
6. THE RAMP LOCK ACCESS CODES ARE CONFIDENTIAL. THE CURRENT CODE CAN BE LOCATED UNDER THE RESIDENT SECTION OF THE SWANNKEYS.ORG WEBSITE.
7. OWNERS ARE RESPONSIBLE FOR UNLOCKING AND RELOCKING RAMP CHAIN.
8. TEST / RUN YOUR ENGINES PRIOR TO GOING TO RAMP.
9. RAMPS ARE FLOAT-AND-GO, NO POWER LOADING.
10. CAPTAINS/GUESTS MUST BE ON THE BOAT WHEN IT IS LAUNCHED OR HAULED. EXTREME CAUTION SHOULD BE EXERCISED. A MINIMUM 2-PERSON CREW REQUIRED FOR LAUNCHING – ONE FOR THE VEHICLE AND ONE FOR THE WATERCRAFT.
11. THE OWNER SHOULD BE PRESENT WHEN VENDORS LAUNCH THEIR BOATS. OWNERS ARE RESPONSIBLE FOR VENDORS' USE OF RAMPS.
12. TRAILERS MUST LEAVE THE RAMP IMMEDIATELY AFTER HAUL/LAUNCH.
13. VIDEO MONITORING / RECORDING IS IN PROGRESS.
14. ALL OF OUR CANALS ARE NO WAKE ZONES, USE IDLE SPEED ONLY.
15. ALL USERS MUST FOLLOW THE BOAT RAMP CODE OF CONDUCT:
 - a. RESPECT THE QUIET OF THE COMMUNITY AND NEARBY RESIDENTS
 - b. NO LOUD NOISES OR YELLING
 - c. NO PROFANITY
 - d. NO LITTERING
 - e. NO LOITERING
 - f. NO URINATING OR DEFECATION
 - g. NO OTHER BOORISH/OBNOXIOUS BEHAVIOR.
16. OWNERS MAY LOSE THEIR RIGHTS TO USE RAMPS FOR ANY VIOLATIONS.
 - a. FIRST DOCUMENTED OFFENSE: WARNING
 - b. SECOND DOCUMENTED OFFENSE: \$100 FINE.
 - c. THIRD DOCUMENTED OFFENSE: 1-YEAR SUSPENSION.
17. THERE IS A \$500.00 USE FEE, TO BE CHARGED TO VENDORS FOR ANY VIOLATIONS OF THE ABOVE AND YOUR PRIVILEGES MAY BE REVOKED.



SWANN KEYS POOL RULES

The Swann Keys pool is for the recreation purposes of the Residents and their Guests. Owners must be current in their assessments and ARE responsible for their Guests. PRIVILEGES CAN BE SUSPENDED.

1. All Residents and Guests Must Sign IN and OUT when using the pool.
2. The Lifeguard, when dealing with any disputes or violations, will notify the Recreation Chairperson. If the Chairperson cannot be reached, the Lifeguard has the authority to notify the police.
3. In the event of a pool closing the Pool Company must contact the Recreation Chairperson. The pool may be closed at the discretion of the Pool Company for any reason (weather, contamination, dangers, or verbal abuse of company personnel).
4. ALCOHOLIC BEVERAGES are not allowed within the fencing of the pool area during normal pool hours. Individuals exhibiting signs of Intoxication or drug use will immediately lose their privileges.
5. NO GLASS CONTAINERS. Trash cans are available for all disposables at the main gate. You are responsible for your own trash.
6. No smoking in the pool area. The smoking area is located outside the main gate 20 ft. from the pool.
7. No animals within the fenced area of the pool. Special permission is granted for special needs service dogs.
8. A fecal accident will close the pool. In the event of any human discharge ("CODE BROWN"), the pool will be immediately closed for cleaning and shall remain closed until quality standards are met. A Code Brown sign will be posted. No cloth diapers are allowed in the pool. "Little Swimmers" pants are available for purchase from the Lifeguard for \$1.00. PLEASE NOTE: If a discharge occurs, the Lifeguard is to be notified immediately by the responsible party. Failure to do so may result in a clean-up charge being required of the responsible party. Our security system cameras record all pool activities.



9. No one may enter the pool or splash zone with any condition that could cause contamination of the water such as an open wound, bandages, diapers, incontinence.
10. The use of large beach balls, basketballs, footballs, soccer balls, Frisbees, inflatable swim rings/mats, large Styrofoam devices, water guns, etc. ARE NOT permitted in the pool or splash zone. Accepted safe swim aids, fun noodles and some toys such as small water balls and dive toys (for retrieving) are permitted. Infant seat inflatables for infants/babies are always allowed accompanied by an adult (holding the float).
11. No personal umbrellas are allowed.
12. Lifeguards will not allow horse play of any type within the pool area or splash zone (running, ball playing, chicken fighting, etc.), cursing or foul language and no unnecessary screaming.
13. Children 12 years old and younger must be accompanied by an adult while in the fenced pool area.
14. Individuals unable to swim must always have an adult person within arm's reach and be attended even though they may be wearing life preservers, arm floats and/or any type of floating device.
15. Proper swim attire must always be worn while in the pool. No cutoffs, street clothes or cloth diapers are allowed in the pool. PLEASE NOTE: Swim shirts are allowed.
16. NO HEAD FIRST DIVING ALLOWED IN THE POOL.
17. No chairs of any kind are allowed in the Splash Zone.
18. NO SWIMMING, PLAYING OR HANGING ON THE RAILS OF THE HANDICAP RAMP.
19. Do not throw anything in the buckets in the SPLASH ZONE.
20. Pavilion will be open for pool guests during pool hours, unless reserved by property owner.



21. The lifeguard has the authority to enforce these rules and the right to refuse access to the pool and pool area to anyone disregarding pool rules or displaying improper behavior.
22. **No Adult Swim**: The “Fair Housing Act” prohibits “adults only” swim time discriminate against families with children by denying them equal access to the swimming pool - “Familial Status”

Playground Rules

Hours: 8am- Sunset

1. Use of the playground equipment is at your own risk.
2. Playground area is reserved for residents and their guests only.
3. Children 12 years and younger must be accompanied by an adult (18+ years old)
4. No rough playing, unnecessary yelling, screaming or loud behavior permitted.
5. Only one person on a swing at a time.
6. Handicap swing for handicap only.
7. No jumping off the sliding board.
8. No glass bottles or containers in the play area.
9. Except for the swings, no one over the age of 12 years old is permitted to use the playground equipment.
10. No pets allowed in the playground area.

Please leave the playground area as clean as or cleaner than you found it for the next person!



PARKING

SWANN KEYS CIVIC ASSOCIATION WOULD APPRECIATE THAT YOU OR YOUR GUESTS **DO NOT** PARK ON THE COMMON AREA GRASS.

THE COMMUNITY HAS SPACES AVAILABLE FOR OVERFLOW PARKING.

CONTACT THE OFFICE (**302-436-5111**)
AS SOON AS POSSIBLE IF YOU NEED TO USE THE OVERFLOW AREA.

THANK YOU FOR YOUR COOPERATION.



Tab 4: Policies

1. Water Shut Off
2. Paving and the Common Areas
3. Developing in Swann Keys



SWANN KEYS EMERGENCY STREET WATER SHUT-OFF POLICY

The Swann Keys Civic Association is responsible for the operation and maintenance of the common areas and utilities. This policy seeks to encourage Lot Owners to do the same for their own private property.

Swann Keys personnel will turn off (and turn back on) a Lot Owner's street water valve for **no charge** when requested under **NON-EMERGENCY** conditions during **normal business hours**.

If it is necessary to shut off water due to a leak, freeze-up or another **emergency**, a **\$50** charge will be assessed. If this occurs, the problem must be corrected by the Lot Owner, then have Swann Keys personnel come and turn the water back on. This will document that the problem has been fully corrected. There will be **no charge** to turn the water back on during normal business hours. The Lot Owner will be charged **\$50** for turning water back on after normal business hours.

Locating and marking the shut-off valve on your property is extremely important.

Lot Owners must be proactive and consider insulating the pipes under the house or winterizing their home for the winter months. Information can be obtained by calling or visiting the office during normal business hours.

Swann Keys Normal Business Hours: Monday - Friday / 9am-2pm / 302-436-5111

Approved by Swann Keys BOD – April 15, 2018



Paving and the Common Areas

Swann Keys Common Areas – The property from the edge of the paved roadway in toward your surveyed front property line belong to Swann Keys Civic Association and is considered *common* area.

New owners after August 1, 2017 – There will be **NO NEW** concrete, asphalt or other non-permeable surfaces allowed in this common area. If there is a pre-existing non-permeable surface in this common area, you will be financially responsible for the removal and replacement of this area, should an emergency occur.

Existing owners prior to August 1, 2017 – A pre-existing non-permeable surface in this common area is “grandfathered-in”. However, should an emergency occur, you will be financially responsible for the removal and replacement of this common area.

NO STRUCTURES ARE ALLOWED ON THIS COMMON AREA.

Should an emergency occur, any structure on the common area will have to be permanently removed and **cannot be placed back onto the common area.**



Swann Keys Development Fee

**If your project involves or includes the following,
this document is for you:**

- Getting a county permit (see attached Sussex County notice)
- Removing a home
- Replacing a home
- Adding significantly to a home
- Raising your home and adding one or more stories
- Adding a garage

Effective June 1, 2023, a \$1,400.00 non-refundable Swann Keys Development Fee will be collected on ALL structures using heavy-duty equipment during NEW construction, major modifications to existing homes and on homes being removed or delivered to a Swann Keys lot. The heavy-duty equipment required for building takes a toll on our roads. This fee will be applied to offset the cost of repairs to our infrastructure.

It is the responsibility of the lot owner to pay this fee prior to the start of any work on their property. Make check payable to Swann Keys Civic Association.

For your convenience, we have a detailed “Developing Properties in Swann Keys: Our Guide for a Successful Build: Regulations, Process, Fees” presentation available on our website or in our office. Please make reviewing this document your first step in your development process.

Thank you for your cooperation,
Swann Keys Board of Directors



Tab 5: Amenities

1. Amenities Overview
2. Amenities Access
3. Social Clubs
4. Alert System
5. Wellness Check



AMENITIES OVERVIEW

Swann Keys Civic Association (SKCA) is a nonprofit, nonstock corporation consisting of 606 lots. The 606 lot owners are each member of the SKCA and each has (1) vote per lot owned in SKCA elections and other voting matters in the community. There are 7 streets in Swann Keys – Swann Drive, Blue Teal Road, Canvasback Road, Laws Point Road, Blue Bill Drive, Mallard Drive, and Pintail Drive. Community amenities, included in your yearly maintenance fee are:

- **An on-site office for the administration of the day-to-day business operations of the community**
- **The community owns and operates its own water treatment plant which provides water to the entire community.**
- **Regular trash pickup weekly and recycle trash pickups every other week**
- **Community operates and maintains 8 pumping stations to carry sewage to county-owned pumping stations.**
- **Two boat ramps for lot owners use in launching their boats.**
- **A community Clubhouse with kitchen and restroom facilities for social and business functions, as well as rental to lot owners (see enclosed Swann Keys Newsletter for more information)**
- **A community Center was added to the Clubhouse in 1994 through the efforts of the Ladies Auxiliary and the Sports Club and is also available for rental by lot owners.**
- **Community center has 2 pool tables, card tables, indoor shuffleboard, big screen TV's, darts, free library, corn hole boards, and table tennis.**
- **A swimming pool with lifeguards and a picnic area, open from Memorial Day through Labor Day**
- **A playground including a swing area, shuffleboard, basketball, volleyball, and multi-purpose court for pickleball, tennis, and other activities.**
- **Various social and fun-raising activities throughout the year sponsored by the Ladies Auxiliary and the Sports Club**



AMENITIES ACCESS

Swann Keys uses electronic proximity “**FOB**” to control access to certain recreational areas of the community. This **FOB** is for the use of RESIDENTS and their guests and should not be given to anyone else. **FOBs** are available at the Swann Keys Office.

Cost: 1st FOB is Free
 2nd FOB is \$20
 Replacement for lost FOB: \$60

The fobs will allow you to gain access to the following areas:

- Swimming Pool during the season (every group must have a fob to enter).
- Clubhouse and Community Center
 - 2 Pool tables
 - Card tables
 - Indoor Shuffleboard
 - Big Screen TVs
 - Darts
 - Free Library
 - Corn Hole
 - Table Tennis
- Recreation Cabinet on the wall of the Community Center in the Park
 - Outdoor Shuffleboard
 - Basketball
 - Horseshoes
 - Mini Golf – Putters and balls
 - Volleyball and Net

**FOBS WILL ONLY ALLOW BUILDING ENTRANCE
DURING THE HOURS OF 9:00 AM TO 10:00 PM**



Sports Club	Ladies Auxiliary
<p>The mission of the Sports Club is to:</p> <ul style="list-style-type: none"> • Provide sporting and social functions for its members and guests. • Cooperate with the Swann Keys Board of Directors and Ladies Auxiliary for the betterment and benefit of the Swann Keys Community. • Provide volunteers and raise funds, as needed, in assisting the needs of the Swann Keys Civic Association. 	<p>The mission of the Swann Keys Ladies Auxiliary, a non-profit organization, is striving for the betterment of our <u>Community</u>.</p> <p>Fundraising activities pay for furnishings for:</p> <ul style="list-style-type: none"> • Furnishings for the swimming pool • Easter Egg Hunt for the children • Donations to the Civic Association • Clubhouse cleaning each month. • Other charitable donations
<p>The club was established in 1990 and incorporated in 1996. All Swann Keys property owners in good standing are invited to join.</p>	<p>Established in 1986 and incorporated in 1998. We are pleased to welcome new members throughout the year.</p>
<p>Dues are \$20.00 annually and meetings are held on the third Saturday of the month at 10:00am in the clubhouse.</p>	<p>Annual dues are \$20, payable annually in April. Meetings are held on the second Saturday of each month at 10:00am.</p>
<p>Events and Activities:</p> <ul style="list-style-type: none"> • Happy Hours • Dessert/Bingo • July 4th Celebration & Boat Parade • Super Bowl Party • Football Sundays and NASCAR races • Parties in conjunction with the Kentucky Derby and Belmont Races • Annual Crab Feast and Christmas Party (members & guests only) • Corn Hole & Horseshoes during the summer months • Indoor Table Shuffleboard 	<p>Events and Activities:</p> <ul style="list-style-type: none"> • Pool in the clubhouse on Mondays 1:00pm to 4:00pm • Bunco on Tuesday 2:00pm to 4:00pm for \$2.00. • Water Aerobics July 7 through August, Mondays, Wednesdays & Fridays @9:45am (before pool opens). FOB required for pool gate access. Everyone is welcome!

Visit Swannkeys.org to learn more about the Clubs, their current dues, how to join, when the meetings are held, and calendar of events. Also, check the white board in front of clubhouse next to mailboxes for upcoming events, times and cost.



Swann Keys Alert System

Swann Keys uses an outside provider called "One Call Now" to communicate with the community. This system has the capability to send voice messages as well as e-mails. Make sure the Swann Keys Office has all current phone and email information to make sure you receive these alerts.

The majority of these communications will be upcoming community events. However, it will also be used for emergencies, severe weather, etc.

Phone Alerts

This system will ALWAYS BE USED FOR EMERGENCIES.

Each residence may have up to six (6) phones that will receive the voice alerts.

The system allows for a 60 second message to be delivered. The system waits after an answer (person or voicemail) for approximately 8-12 seconds before proceeding with the message. This is to allow for the length of a voicemail message.

If your outgoing voicemail message exceeds these 8-12 seconds, you will only receive part of the recording.

You can still retrieve the full message by calling (877) 698-3261 from a phone registered to receive voice messages.

Select option 1 which is:

"To listen to your group's latest message press one (1)."

You must select this option during the recording's broadcast time window. Most messages are scheduled for a four-hour period (this is how long the system will continue to try a given number). Non-emergency calls are typically scheduled from 5 PM to 9 PM. This minimizes interfering community members during the normal workday.

Email Alerts

Each residence may have up to five (5) emails registered to receive alerts.



Wellness Check Committee

The BOD has established the Wellness Committee- for making home visits and telephone calls to SK residents attempting to determine if they require any personal assistance with chores, visits to physicians, physical therapy, picking up medications or just someone to speak with while feeling alone.

We encourage you to keep a list of emergency contact information in the SKCA Office. This will help us contact them in case of an emergency.

Contact Information:

Dan Cavanaugh

Cell: 410-428-8009

Email: dcavinvest1@comcast.net

Or you can go to the www.swannkeys.org – under Resident Portal you will see a drop down for a Wellness Check Request. Please fill this out and it will go directly to Dan or someone on the Wellness Committee.

Department of Social Services (Frankford): 302-732-9504

Department of Aging: 800-223-9074