VERONA RESERVE COMMUNITY ASSOCIATION, INC. Association-Paid Tree Replacement Policy

Purpose: To establish procedures for the Association's removal and replacement of trees that have been affected by pest, disease or lightning strike.

Policy Statement: Once notified of a dead or dying tree, the grounds maintenance contractor will determine the underlying cause. The location of the tree (front, side or back yard) and the cause will dictate how the Association responds.

Underlying Cause:

Insects or Pests

If a tree is identified as being infested with insects, and pest control measures have not been successful in the trees' recovery, the Association may pay up to \$1,000 for the removal and replacement of the same type of tree, to return the front yard landscape to a comparable state.

Lightning Strike

Single-family homes: If a tree has been damaged beyond the point of recovery or destroyed by lightning, owners may choose to file a claim with their homeowners' insurance provider or pay to have the landscaping returned to a comparable state. The owner would be responsible for obtaining proposals from properly licensed and insured contractors. The Association may agree to reimburse a single-family home owner up to \$1,000 from budgeted single-family plant replacement funds toward the project expense; for the replacement of the same or less expensive type of tree. The proposal/invoice and proof of payment are required for reimbursement and no reimbursement will exceed the actual costs paid by the owner.

Villa homes: If a tree has been damaged beyond the point of recovery or destroyed by lightning, the Association will weigh the amount of the Association's insurance policy deductible with the actual cost to remove and replace the tree and return the landscaping to a comparable state. If the project proposal is less than the insurance deductible, the Association may decide to cover the cost up to \$1,000 from budgeted villa plant replacements funds.

Ganoderma Palm Disease

If a palm tree is identified as being infected with Ganoderma, the tree shall be removed as soon as scheduling permits to reduce the likelihood that the fungus will spread throughout the entire community.

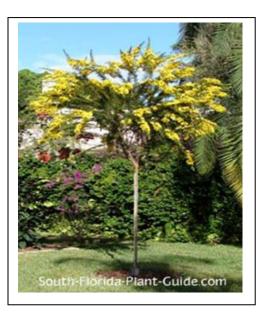
Because Ganoderma remains in the surrounding soil, a palm tree cannot be replaced with the same or another type of palm tree, to avoid reinfection. Owners will have an opportunity to choose a replacement tree* that is suitable for their specific location from the list of recommended replacements.

^{*} If the owner does not make a selection within the required timeframe, the Association, in conjunction with the grounds maintenance contractor, will determine the type of tree and/or whether a replacement is deemed necessary.

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Recommended Replacement Trees:

- Desert Cassia
- Hibiscus (standard)
- Jatropha (standard)
- Little Gem Magnolia



Desert Cassia

Desert Cassia (Senna polyphylla) grows to only 10 feet tall with spring and fall flowers. Cassia trees prefer a sunny location with well-drained soil.

This sweet little tree is salt-tolerant and evergreen, with tiny leaves and a fast-growing habit.

Beautiful tree in full bloom. Makes a perfect small space tree.

An ideal centerpiece for a butterfly garden, its coldhardy tolerating temperatures in Zone 9B. It may drop some leaves if winter is harsh.





Hibiscus (standard)

Hibiscus tree forms of this plant are beautiful and eyecatching. These are fast growers - regular hibiscus trees can be kept about 6 to 8 feet.

Hibiscus is available in an amazing array of colors - from the typical red, pink, white or yellow to exotic and multicolored.

The shrub hibiscus standard will need shaping occasionally, with a hard prune in spring - late March to early April.

Fertilize 3 times a year (spring, summer and autumn) with top quality fertilizer high in phosphorus (supplement with bone meal and/or liquid) to promote heavy bloom.

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Jatropha (Dwarf Standard)

The beauty of the dwarf jatropha tree (Jatropha integerrima 'Compacta') is not only its hummingbird and butterfly-attracting scarlet flowers - but also that it blooms an amazing 365 days a year.

Versatile and showy, the clusters of tiny but vivid flowers stand out against deep green leaves and the small size makes it the perfect accent tree for sunny areas.



Little Gem Magnolia

The Little Gem magnolia tree grows slowly to about 15 to 20 feet. It's a very cold-hardy tree and does well in all of South Florida, though it actually prefers cooler areas.

It can be planted almost anywhere there's sunshine - even fairly close to the house. And its compact, upright form makes it an excellent specimen tree for a small yard. The tree produces a heavy bloom in spring and then blooms on and off the rest of the year (more in warm months). The exquisite magnolia flower is said to produce nature's strongest perfume. Just one blossom can fill a house with its heady scent.

Little Gem magnolia tree blooms while very young, unusual in a magnolia, with a longer bloom season as well.

Bronze-toned leaves provide a striking contrast to the creamy white blossoms and to other greenery in the landscape.