

IN THE CIRCUIT COURT OF THE SIXTH JUDICIAL CIRCUIT  
IN AND FOR PASCO COUNTY, FLORIDA  
CIVIL DIVISION

ADAM T. BLACK and  
BRITTANY N. BLACK,

Petitioners,

v.

Case No.: 2024CA001411CAAXWS

STARKEY RANCH MASTER  
PROPERTY OWNER'S  
ASSOCIATION, INC., a Florida  
corporation,

Respondent,

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**AFFIDAVIT OF ADAM T. BLACK  
IN SUPPORT OF  
PLAINTIFFS' MOTION FOR SUMMARY JUDGMENT**

STATE OF FLORIDA  
COUNTY OF PASCO

BEFORE ME personally appeared Brittany N. Black, who, after first being duly sworn, deposes and states:

1. I am over the age of eighteen, of sound mind, and competent to testify as to the matters contained herein.
2. All the statements contained herein are based upon my personal knowledge of the facts surrounding this matter.
3. I am one of the two named Petitioner's in the above styled lawsuit (hereinafter "Petitioner").
4. Together with my husband, Co-Petitioner Adam T. Black, we own and hold fee simple title to the property subject of these proceedings, which is located at 2563 Murray Pass, Odessa, Florida 33556 (the "Property").
5. The Property is located within the Starkey Ranch Community and subject to the Declaration of Easements, Covenants and Restrictions for Starkey Ranch (the "Declaration").
6. In October of 2023, Petitioner caused an awning to be installed within the preexisting screen enclosure on Petitioner's Property (the "Modification").

7. The Modification was constructed using insulated aluminum roof panels (the “**Roof Panels**”) and, given that the Modification cannot be seen from the street, the installation was made with the good faith belief that the same did not require approval by the Architectural Review Board (the “**ARB**”).

8. On November 9, 2023, approximately two weeks after the Modification was complete, Petitioner received a “1st NOTICE” from Respondent which alleged that, during a recent inspection, Respondent found that Petitioner needed to correct an “Exterior Modification installed with a denied application for insulated roof that extends beyond 6 ft.” (the “**First Notice**”). A copy of the First Notice was attached to the Petition as Exhibit “B”.

9. On November 15, 2023, Petitioner objected to the First Notice, noting that: (i) as no application was submitted, there could not be a denial; and (ii) because the Modification was limited to the interior of Owners’ Residential Dwelling Unit and could not be seen from the street, no application was required.

a. Article 9, Section 9.3 of the Declaration provides that “[n]othing herein shall limit the right of an Owner to finish or alter the interior of that Owners Residential Dwelling Unit as that Owner desires ... provided that no such finishing or alteration ... is visible from the exterior of that Owner’s Residential Dwelling Unit.”

b. Article 2, Section 2.33 of the Declaration defines a Residential Dwelling Unit as any “improved portion of ... a Lot ... intended for use as a single family residence”.

c. Based upon the definition of Residential Dwelling Unit, Petitioner considered the preexisting screen enclosure attached to Petitioner’s home an improvement to the Lot and, therefore, a part of the Residential Dwelling Unit.

d. Again, the installation was made with the good faith belief that the same did not require approval by the ARB.

10. Replying to Petitioner’s objection, Respondent directed Petitioner to attend the December 8, 2023, ARB meeting, where the First Notice could be discussed with the ARB.

11. Petitioners attended the ARB meeting as directed and had a very cordial conversation with the ARB.

12. Petitioners and the ARB discussed the First Notice and the Modification at length.

13. At the conclusion of the discussion, the ARB requested that Petitioners submit an ARC Application for Modification, leading Petitioners to believe that the same was a formality and the ARC Application would be approved.

14. As requested, Petitioners submitted an ARC Application for Modification (the “**Application**”).

15. On December 18, 2023, Petitioners received notice that the ARB had denied the Application, noting that “[c]omposite roofs are restricted to the width of the lanai opening and can only extend six foot from the structure” (the “**Composite Roof Restriction**”).

16. On December 22, 2023, Petitioners, confused by the ARB’s denial, attended the ARB meeting so as to discuss the denial with the ARB.

17. At that meeting, the ARB confirmed to Petitioners that their ability to approve or deny applications is limited by the Declaration and Design Guidelines of Starkey Ranch (the “**Design Guidelines**”) and, as Petitioner’s Roof Panels exceeded the Design Guidelines, the ARB could not approve Owners’ Application. A copy of the Design Guidelines was attached to the Petition as Exhibit “C”.

18. On February 14, 2024, Petitioners served a response to the First Notice, whereby Petitioners questioned the sincerity of ARB’s basis for denial, noting that there exist other roof panel modifications within the Starkey Ranch community that exceed the allowances imposed by the Design Guidelines, yet there exist no records of violations pertaining to the same.

19. Petitioner’s response to the First Notice also noted that: (i) the design and final build of the Modification are compatible in scale, massing, character, materials and color with Owners’ house; (ii) the Modification does not impair the view of neighbors, nor can it be seen from the street; (iii) the Modification has minimal, if any, adverse impact on the community; (iv) those that would be most affected by the Modification, Petitioner’s immediate neighbors, have all confirmed they have no issue with the Modification; and (v) in all material respects, the Modification and Petitioner’s actions comport with the purpose and intent of the Declaration and Design Guidelines.

20. On that same day, Respondent served Petitioner with a “2<sup>nd</sup> & FINAL NOTICE”, whereby Respondent provided notice that, if “the deed restriction deficiency not be remedied”, a fine may be levied against you” (the “**Second Notice**”). A copy of the Second Notice was attached to the Petition as Exhibit “D”.

21. On April 1, 2024, the Starkey Ranch Fining Committee (the “**Fining Committee**”) served Petitioner notice that the Fining Committee imposed a \$1,000.00 fine (the “**Fine**”) against Petitioner (the “**Notice of Fine**”). A copy of the Notice of Fine was attached to the Petition as Exhibit “E”.

22. On April 12, 2024, Petitioner served a response to the Notice of Fine confirming that: (i) when Petitioner was first made aware of the alleged violation, Petitioner took all reasonable steps to address the matter with the Respondent by and through Respondent's Board of Directors (the "**Board**"), Architectural Review Board (the "**ARB**"), and Fining Committee; (ii) Petitioner has repeatedly requested that the Board and/or ARB provide guidance on addressing the issue via compromise, so as to avoid the economic waste associated with the complete removal of the structure; and (iii) given that the Board and ARB have failed to provide the requested guidance, Petitioner requested, pursuant to Article 12, Section 12.6(nn) of the Declaration, that Respondent grant to Petitioner a variance from the restrictions on lots and residential dwelling units and from the Association's Rules and Regulations, thereby mooting the alleged violation.

23. Respondent has failed to respond to the request for variance.

24. On August 7, 2024, Respondent sent Petitioner a "Notice of Late Assessment" threatening to proceed with "collection action against your property ... unless you pay" the Fine. A copy of the Notice of Late Assessment was attached to the Petition as Exhibit "F".

25. The Fine is an encumbrance upon Petitioner's Property as Petitioner has a duty to disclose the same to potential buyers and the Association, by and through its governing documents, has a right to proceed with collection efforts, including but not limited to a lien against the Property.

26. On November 26, 2024, Petitioner served upon Respondent a Request for Production (the "**RFP**"), which sought copies of any and all documents between Respondent and any Starkey Ranch owner(s), other than Plaintiff, which: (i) pertain or relate to a request for architectural review of a proposed or existing exterior modification relating to composite roofs and/or insulated aluminum roof panels; and (ii) allege an exterior modification violation pertaining or relating to composite roofs and/or insulated aluminum roof panels.

27. On December 26, 2024, Respondent served its Response to the RFP, however, Respondent failed to produce copies of any documents between Respondent and any Starkey Ranch owner(s), other than Petitioners, which: (i) pertain or relate to a request for architectural review of a proposed or existing exterior modification relating to composite roofs and/or insulated aluminum roof panels; or (ii) allege an exterior modification violation pertaining or relating to composite roofs and/or insulated aluminum roof panels.

28. On April 4, 2025, Petitioners served a Request for Admissions upon Respondent (the "**RFA**").

29. On May 2, 2025, Respondent served its response to the RFA, admitting that:

a. All documents between Respondent and any Starkey Ranch homeowner(s) from January 1, 2020 to present, which pertain or relate to a request for architectural review of a proposed or existing exterior modification relating to composite roofs and/or insulated aluminum roof panels have been produced under bates range ASSOCIATION\_001-061 (Respondent's Response to RFA 1);

i. Note: all documents produced by Respondent relate to the modification at issue in these proceedings and no other Starkey Ranch owners or properties.

b. Respondent is without knowledge as to whether Respondent, between January 6, 2015, and December 31, 2019, sought to enforce Article 9, Section 9.3, of the Declaration, in relation to an exterior modification involving insulated roof panels (Respondent's Response to RFA 3);

c. Respondent did not, between January 6, 2015, and December 31, 2019, issue to any member of Respondent a Deed Restriction/Out of Compliance Notification based upon an alleged violation of Article 9, Section 9.3, of the Declaration, in relation to an exterior modification involving insulated roof panels (Respondent's Response to RFA 5);

d. Between January 1, 2020, and the commencement of these proceedings on May 22, 2024, Respondent issued a Deed Restriction/Out-of-Compliance Notification to Petitioners (Respondent's Response to RFA 4).

i. Note: Respondent has failed to produce documents pertaining to any other Starkey Ranch owner being subject of a Restriction/Out-of-Compliance Notification.

e. The Association has not, under and pursuant to Article 12, Section 12.6(nn) of the Declaration, granted to any member of the Association a variance from: (i) the restrictions on lots and residential dwelling units; and/or (ii) the Association's Rules and Regulations, whereby the member was allowed an otherwise impermissible exterior modification involving insulated roof panels similar to that subject of these proceedings (Respondent's Response to RFA 6);

30. Respondent has failed to produce any evidence that Respondent has:

a. Documents between Respondent and any Starkey Ranch owner(s), other than Plaintiff, which pertain or relate to a request for architectural review of a proposed or existing exterior modification relating to composite roofs and/or insulated aluminum roof panels; or

b. Issued to any member of Respondent, other than Petitioner, a Deed Restriction/Out of Compliance Notification based upon an alleged violation of Article 9, Section 9.3, of the Declaration, in relation to an exterior modification involving insulated roof panels

31. As detailed above, on February 14, 2024, Petitioners served a response to Respondent's First Notice, whereby Petitioners questioned the sincerity of ARB's basis for denial, noting that there exist other roof panel modifications within the Starkey Ranch Community that exceed the allowances imposed by the Design Guidelines (the "**Other Properties**").

32. Respondent has failed to deny the same

33. The address for those Other Properties are as follows: (i) 2481 Murray Pass, Odessa, Florida 33556; (ii) 2588 Murray Pass, Odessa, Florida 33556; (iii) 2684 Murray Pass, Odessa, Florida 33556; (iv) 2585 Rail Spur, Odessa, Florida 33556; (v) 2669 Rail Spur, Odessa, Florida 33556; and (vi) 3267 Monroe Meadows, Odessa, Florida 33556. Pictures of the nonconforming structures for those properties were attached to Petitioner's Motion for Summary Judgment as Exhibit "A".

34. Though an association may enact reasonable restrictions related to a lawful objective, an association cannot arbitrarily, unreasonably, or selectively enforce those restrictions.

35. Petitioner has placed before the Court evidence that Respondent has arbitrarily, unreasonably, and selectively enforced Article 9, Section 9.3, of the Declaration, in relation to Petitioners' exterior modification involving insulated roof panels.

36. Respondent has not and cannot produce evidence that Respondent has sought to enforce the Composite Roof Restriction as to any owner within the Starkey Ranch Community, other than Petitioners, as no such evidence exists.

37. Respondent has only sought to enforce the Composite Roof Restriction against Petitioners.

38. Respondent's enforcement of the Composite Roof Restriction against Petitioner is arbitrary, unreasonable, and selective

39. All conditions precedent to the maintenance of this action have been fulfilled or waived.

40. Petitioners have retained Bacon & Bacon, P.A. to represent them in this matter and have agreed to pay reasonable attorneys' fees for such representation.

**FURTHER AFFIANT SAID NOT.**

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**Signature page to follow.**

Signature Page  
Affidavit in Support of  
Motion for Summary Judgment

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Executed this 4<sup>th</sup> day of September 2025.

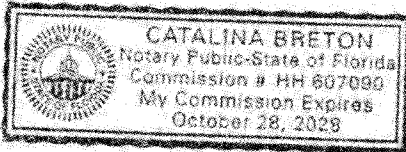
  
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Brittany N. Black

STATE OF FLORIDA  
COUNTY OF PINELLAS PASWce.

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 4<sup>th</sup> day of September, 2025 by Brittany N. Black, who is  personally known to me or  has produced (type of identification) as identification. Fl. a.

My Commission Expires: 10-28-2028.

  
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Notary Public



UNOFFICIAL  
DOCUMENT