

## Swift Creek FAQs

**1. How much EMD do I need? Is a personal check OK?**

*A deposit of \$2,000.00 is needed to make an offer. A personal check is fine but subject to clearance.*

**2. What size are the lots?**

*They are approximately one-third to one-half-acre lots.*

**3. What amenities does Swift Creek have?**

*Swift Creek has tennis courts, half-court basketball, a children's park, a neighborhood park with lake, gazebo and a bridge, a beautiful community center with pool, pergola and outdoor grills and a nature trail that winds its way around the perimeter of Swift Creek. There is also a small grass amphitheatre area, street lights and other common areas.*

**4. What utilities are in Swift Creek?**

*There is electricity, natural gas, water and re-claimed water.*

**5. What is re-claimed water?**

*Reclaimed water is water from the county that is safe to water your lawn with but shouldn't be used as drinking water. The lines are available in Swift Creek. Buyers pay a one-time hook-up fee of \$500.00. The contract for the re-claimed water system in Swift Creek is between the homeowner's association and Okaloosa County.*

**6. How long do I have before I have to build on my lot?**

*There is no build-out time in Swift Creek. Once your home has begun though, it must be finished within a year.*

**7. What builders are in Swift Creek?**

*There are many builders who have built beautiful homes in Swift Creek. Each builder must be approved before they can submit house plans to the ARC. Refer to [www.swiftcreeklots.com](http://www.swiftcreeklots.com)*

**8. What is the ARC?**

*The Architectural Review Committee. This is a committee of the homeowner's association. Refer to [www.swiftcreeklots.com](http://www.swiftcreeklots.com) for details.*

**9. Does Swift Creek have a homeowner's association and covenants?**

*Yes it does. You agree to abide by the covenants when you sign the purchase contract. You will find a PDF copy of the covenants on this website under Purchase Information.*

**10. What about sidewalks?**

*When a buyer buys an "inventory lot" from Ruckel Properties, Inc. they are responsible for putting in a sidewalk within two years of the closing date. This is a deed restriction and is in the sales contract.*