TOWNE HARBOUR ASSOCIATION

RULES AND REGULATIONS

This booklet contains a summary of the rules and regulation extracted from the Declarations (cited as "D") you received at your closing (also called the Blue Book because once upon a time it had a blue cover!) and guidelines passed by the Board from time to time. This summary is for your convenience and is not intended to modify the official documents. All of the documents are available online at the THI member section of the Kenrick website: http://kenrickfirst.com/our-services/property-management/. It is very important that you log in and create a profile because we use this port to update your contact information.

Here are some of the most common topics of concern to homeowners, but review D 24-29 for a list of restrictions. For a more comprehensive discussion, see the document cited in the section.

ARCHITECTURE

ANY exterior modification of ANY type has to be approved by the Architectural Committee (AC) through the submission of a variance form. This includes major construction, such as an addition, but things like changes to exterior light fixtures, doors, windows, patios, decks, air conditioning units, satellite dishes, etc. A complete set of the variance procedure is at D 14-18. Online submission of a variance request through the Kenrick website is the preferred method but you can submit a written form to Kenrick by mail or email. Make sure your variance includes all the required documentation or approval will be delayed. Once the variance packet is reviewed for completeness by Kenrick, it is sent to the AC for its review. The AC has 45 days to consider the variance and then the AC sends its recommendation to the Board for its decision. Bottom line: this process takes time, so plan your project accordingly!

AWNINGS

Roll-up awnings are allowed only on the water side of the unit and require a variance. The color should coordinate with the siding. Awnings should be extended only when the patio or deck is in use and fully retracted at all other times.

BEACH and FIREPIT

Use of the beach is for residents and guests only. Children 12 years old and younger must always be accompanied by an adult while at the beach area. THI residents are always responsible for the behavior and safety of their guest(s).

Carry out all trash, etc. and pick up any food remnants since these will attract seagulls, geese and other animals. No glassware or bottles are permitted in the beach area.

Please be considerate of your neighbors after 11:00 p.m. and remember that sound carries: no loud music or noise at the beach after that time.

The fire pit is for all residents to use and enjoy. Children under 18 years must be accompanied by a THI resident while the fire pit is in use. Don't throw wood, trash, cigarette butts, etc. into the pit, or use it to cook food.

Everyone can access the gas key at its secure location at the pit by using the combination you will be given or you can use your own key (see the Landscape Committee for the combination or about buying a key so you don't have to remember a combination!) Here's how you turn it on:

- 1. Insert key into the hole on the left side of the fire pit as you face the lake
- 2. Turn the key counterclockwise 1/2 turn
- 3. Using a long lighter (you will need to bring with you), light the brass burner on the top
- 4. Turn the key counterclockwise for higher flame
- 5. Turn the key clockwise for a lower flame and all the way to turn off
- 6. Remove the key, return to its secure location, and lock it

BOARD MEETINGS

Meetings are held monthly on the third Tuesday at 7:00 p.m. in the Holiday Harbour Meeting Room. All residents are welcome. You can also attend by phone using a call-in number Kenrick can provide to you. The minutes from past meetings are available on the website.

The Annual Meeting is in June at a date and time announced by a formal notice according to the THI By-Laws. The purpose of this Meeting is to elect the Board, vote on proposed amendments to the Declarations, and receive reports from various committees. It is also a fun social event!

BOATS and DOCKS

Every resident is entitled to one dock space for their use, although you can loan or rent your space to another resident with Board approval. All boats must be insured and legally registered with the State and THI. No boats longer than 23 feet per the registration document are allowed without a variance. See D 35-36 for additional information.

Visitors may use a resident's dock space or use an assigned space, if any are available. All visitor boats must be registered with the dock master and are limited to one week

usage per year, unless a variance is granted for longer. Visitors must follow the same rules regarding boat size and State registration.

Residents may apply for a second dock, if any are available, for an annual \$500 fee. See the 2018 amendment to the Declarations about that procedure.

CHARGES and ASSESSMENTS

Payment of the monthly maintenance fee must be made before the 10th of the month to avoid a late fee charge. Owners who are more than 30 days in arrears may be subject to a lien, suit, loss of voting privileges, and are liable for collection fees. Special assessments may also be levied upon procedures set forth in the Declarations, D 8-9.

COMMON AREAS

There are three main common areas belonging to all owners for their use at any time: the Point (by the flag pole), the center courtyard/beach, and the Pump House Point. Board approval is required for a resident's use of one of these areas for a private party. The resident is responsible for the behavior of all guests in the common areas and for returning the property to its usual condition.

DESIGN FEATURES

From time to time, the Board reviews architectural features of the units to keep THI updated, and with a level of uniformity. The current guidelines were developed in 2017 and are available on the website. The Architectural Committee and the Board use these guidelines when considering variances and make their decisions on a case-by-case basis.

The exterior color of your unit was selected by you or a prior owner from a palette of choices and cannot be changed. The color of the trim must be consistent within your unit, and with that of your roof mate and neighboring units.

Street-side exterior doors are to be stained wood or ivory (Note: due to the variation of door colors within THI, this requirement can be reconsidered with a variance). Storm doors are not required but must match the exterior door. Windows in the exterior door and sidelight windows are allowed, in any configuration.

Canal/lake side exterior door replacement—to maintain the uniformity in the courtyard, brown door, storm (if desired) and framing is required, although variation may be considered to be consistent with adjacent units.

Street side exterior door replacement —storm/frame/door color to coordinate with the color of the unit and need not match color on the canal/lake side of the unit. Doors can be replaced with sliders.

Double hung or casement style windows are permissible but all windows on the same side must be the same style. The color must be consistent with all the windows and doors on the same side. For uniformity, windows on the courtyard should be brown but consistency with adjacent units will be considered. Muntins (pane grids), if desired, must be on all windows on the same side of the unit.

US flags are allowed but must be maintained. Statuary, chimes, and decorative flags are allowed by variance. Window boxes are allowed by variance with a color to coordinate with the siding. No artificial flowers are allowed.

GARBAGE and YARD TRASH PICKUPS

All garbage and trash must be stored in containers in the garage or behind approved screening. Containers should be placed at the curb for municipal pickup no earlier than 24 hours before the designated day. Construction debris must be removed by the contractor as soon as possible.

GRILLS

Gas grills, fire tables or devices of any fuel types may be used on patios or decks, but must be operated at least 10 feet from the structure in order to comply with insurance requirements. Wood fueled devices and clay chimney heating devices are prohibited in THI. No deep fryers are to be operated on decks or patios.

The BOD reserves the right to disallow use or location of any device.

<u>INSURANCE</u>

The Association is responsible for insuring against damage to the units (see D 19-23) as they were originally built with a Master Policy. Residents must carry their own personal property insurance to cover contents, and personal liability insurance, which would cover situations such as a guest falling on your property. Also, each owner should obtain property insurance to cover the cost of repair or replacement of any improvements to your unit.

As part of your variance submission, you must provide proof of liability and worker's compensation coverage held by any contractor doing work on your property.

LANDSCAPING

The landscaping section of the Declarations was significantly amended in 2017, giving the Landscape Committee (LC) authority over the care and maintenance of all shrubs, trees and groundcovers. Owners are not allowed to trim, remove or replace these items in their yards without a variance. If the LC determines that a shrub, tree or groundcover needs to be replaced, it will done at THI's expense. Replacements desired by the owner but not deemed necessary by the LC, can be done at the owner's expense, but a

variance is required. A list of approved replacement trees that are hardy in our climate, appropriately sized, do not require extraordinary maintenance, and do not attract animals or insects is on the website. Once approved and planted, they will be maintained at THI's expense.

Gardens and flower pots make THI beautiful and add to the uniqueness of every unit. Owners are free to plant non-invasive perennials, but they must be maintained or will be removed at the owner's expense. The concrete planters placed at each unit should be planted with annuals by the owner by June 1. If you don't want the pots or don't plant them, they will be removed.

Gardens need to be cut down by December 1 so that the mulching can be done in the spring. Lawn maintenance, pruning and mulching are provided annually by the landscaper hired by the Board. Owners are responsible for watering lawns, trees, and gardens.

The LC will maintain the plants and trees in the common areas.

MAINTENANCE/REPAIRS

Any requests for maintenance or repairs of the unit or property require a written work request that can be submitted to Kenrick through the website or emailed to the property manager. Depending on the request, it may be covered by THI or at the owner's expense.

PARKING

Residents' vehicles should be parked in their driveway or garage. Guest parking is available in the lots near the lake. If vehicles must be temporarily parked on the street, they should be on the right side, off the grass, and not obstructing driveways, ingress/egress, or mailboxes. No overnight street parking is allowed. No parking in front of the pump house is allowed because the City may need to access the building.

THI speed limit is 20 mph.

PATIO/DECKS

Guidelines for patio and deck construction, replacement and repair were created in 2018 after an extensive survey of the residents. Rules for patios and decks were also developed and are posted on the website. Generally speaking, a variance is required for any new construction or repairs unless made by the HOA. Furniture is allowed on patios and decks but should not interfere with neighbors' views. No playground equipment is allowed.

PETS

Residents are limited to one cat or one dog. Pets must be on leash when outside the unit but cannot be tied up. Excessive barking or other offensive behaviors will not be allowed. You must clean up after your pets.

RENTERS

Any rental must be for six months or longer and made pursuant to a form lease approved by the Board. Tenants must follow all of the rules of the HOA.