

HARBOUR POINT COMMUNITY ASSOCIATION (HPCA) GUIDELINES

TABLE OF CONTENTS*

Guideline No. 1	Patios, Walkways, Cart Paths and Driveway Extensions/Additions
Guideline No. 2	Exterior Decorative Objects
Guideline No. 3	Garden Plots
Guideline No. 4	Play Equipment, Play Houses and Tree Houses
Guideline No. 5	Basketball Goals
Guideline No. 6	Private Pools
Guideline No. 7	Fences
Guideline No. 8	Exterior Landscaping and Maintenance
Guideline No. 8A	Empty Lot Maintenance Rules
Guideline No. 8B	Undeveloped Lot Usage
Guideline No. 8C	Removal of Healthy Tree(s) on an Owner's Property
Guideline No. 9	Firewood
Guideline No. 10	Replacing or Adding a Decks
Guideline No. 11	Exterior Building Alterations
Guideline No. 11A	Roof System Standards
Guideline No. 12	Vehicle Stickers
Guideline No.12A	Street Parking Rules for Personal Vehicles (e.g., cars, small trucks, SUVs)
Guideline No. 12B	Parking Rules at Club House, Tennis Courts and Marina
Guideline No. 12C	Parking Rules for Miscellaneous Vehicles and Trailers
Guideline No. 13	Docks
<i>Guideline No. 13A</i>	<i>Dock Rules and Regulations - Amended August 27, 2018</i>
Guideline No. 14	Satellite Dishes

<i>Guideline No. 15</i>	<i>Pool Use Rules - Amended August 27, 2018</i>
Guideline No. 16	Gate Access Rules
Guideline No.16A	Gate Attendant Guidelines
Guideline No. 17	Unregistered Vehicle Guidelines
Guideline No. 18	Community Gifting
Guideline No. 19	Rules for Reservation/Rental of Amenities
Guideline No. 20	Governance Guidelines
Guideline No. 20A	Covenant or Guideline Non-Compliance Notification Process
Guideline No. 21	"For Sale" Sign Guidelines
<i>Guideline No. 22</i>	<i>Racquet Club Rules – Amended August 27, 2018</i>
Guideline No. 23	Mailboxes
Guideline No. 24	Renting/Leasing of Residential Homes
Guideline No. 25	Home Offices
Guideline No. 26A	Contractor/Vendor Insurance Guidelines
Guideline No. 26B	Paid Instructors Conducting Business at HPCA Amenities
Guideline No. 27	Fireworks in the Community
Guideline No. 28	Estate and “Estate Downsizing” Sales Rules

* The term “**form**” within the document refers to a “Request for Modification Review” form, which must be submitted to the Architectural Review Committee (hereinafter, ARC) for review and approval on all guidelines as noted.

All additions/revisions to the previous version of this document are shown in *italics*.

GUIDELINE No. 1

Patios, Walkways, Cart Paths and Driveway Extensions/Additions

- Submission of an ARC form for a patio and ARC approval is not required if:
 - I. The patio does not extend beyond the sidelines of the house and does not extend to within 10' of side property lines; and
 - II. The patio does not exceed 6" above ground level at any point.
 - III. Submission of an ARC form is required for anything outside of the criteria listed above.
- Submission of an ARC form for a paved walkway and ARC approval is not required if the walkway is located in the rear yard and:
 - I. The walkway does not extend beyond the sidelines of the house and does not extend to within 10' of side property lines; and
 - II. The walkway does not exceed 4" above ground level at any point.
 - III. Submission of an ARC form is required for anything outside of the criteria listed above.
- Submission of an ARC form must be submitted for existing homes for patio covers, trellises, permanent seating, railings, walkways/driveways/cart paths alongside the house and other items not enumerated or listed above.
- Submission of an ARC form must be submitted for any cart path or driveway extension/addition on existing homes.
 - I. The cart path or driveway must not exceed 4" above ground level at any point.
 - II. The cart path or driveway must be at least 10' from a neighboring property line on existing homes.
 - III. No driveway extension or addition shall be installed as a parking pad for use for additional vehicles or golf carts (or "low speed vehicles").
 - IV. The driveway extension /addition or cart path materials and other criteria must be in keeping with Community standards to assure proper aesthetics and can be approved or disapproved at the discretion of the Architectural Review Committee (ARC).
- An ARC form must be submitted for patio covers, trellises, permanent seating, railing and other items not enumerated above.

GUIDELINE No. 2

Exterior Decorative Objects

- A form must be submitted for all exterior decorative objects, both natural and man-made. Exterior decorative objects include, but are not limited to, items such as bird baths, wagon wheels, sculptures, fountains, pools, antennas, and flower pots, free-standing poles of all types, flag poles, and items attached to structures.
- Except as provided below, a form must be submitted for all exterior lights or lighting fixtures not included as a part of the original structures.
- A form is not required if lights meet the following criteria:
 - I. Lighting does not exceed 12" in height;
 - II. The number of lights does not exceed 10; and
 - III. All lights must not exceed 100 watts, be white or clear, non-glare type and be located to cause minimal visual impact on adjacent properties and streets.

- A form is not required to be submitted for a single flag pole staff attached to the front portion of a house.
- Front doors and entry area decorations must be tasteful and in keeping with the style and colors of the house. Plants and flowers in pots must always be neat and healthy. Neatly maintained front porch flower pots (maximum of 4) that match or compliment exterior color containing evergreens/flowers do not require submission of a form.
- Objects will be evaluated on criteria such as setting, proportion, color and appropriateness to surrounding environment.

GUIDELINE No. 3

Garden Plots

- A form must be submitted for garden plots unless all of the following conditions are met:
 - I. The plot is located behind rear line of house;
 - II. The size of the plot is limited to 150 square feet or 1/4 of the rear lot, whichever is smaller; and
 - III. The maximum height of plants is less than 4 feet.
- All garden plots must be located behind the rear line of the house with the exception of villa houses, houses set on lots at angles and houses on corner lots. These will be considered on an individual basis when a form is submitted.

GUIDELINE No. 4

Play Equipment, Play Houses and Tree Houses

- Play Equipment
Except for lots adjacent to the lake, a form is not required to be submitted for play equipment, if the play equipment is located:
 - I. Within the rear extended sidelines of house in the rear yard;
 - II. Within the screened/fenced area of the rear of the house, if the yard is fenced; and such that it will have a minimum visual impact on adjacent properties and street.
 - III. Metal play equipment, exclusive of wearing surfaces (i.e. slide poles, climbing rungs, swing seats, etc.) will generally be required to be painted to blend into the surrounding environment (earth tone colors comparable to dark green or brown).
 - IV. A baseball/soccergoal/backstop or similar item is not play equipment and must comply with the fence guidelines.
- Play Houses And Tree Houses
A form must be submitted for all play houses and tree houses.
 - I. Play houses and tree houses must be located where they will have a minimum visual impact on adjacent properties and must not be visible from the street.
 - II. In most cases, material used must match existing materials of the home and the tree house/playhouse may not be larger than 100square feet.

GUIDELINE No. 5

Basketball Goals

- A form is not required to be submitted if all of the following requirements are met:

- I. Goal backboard is perpendicular to primary street;
 - II. Backboard is white, beige, clear or light gray;
 - III. Post is painted black; and
 - IV. Written approval of any neighbor who may be impacted by play is obtained.
- If free standing or portable, one rectangular guideline surrounding the hoop is permissible.

GUIDELINE No. 6

Private Pools

- A form is not required for children's portable wading pools (those that can be emptied at night); that do not exceed 18" in depth and whose surface area does not exceed 36 square feet, and must be located within the rear sidelines of the house.
- Above ground pools are prohibited.
- A form must be submitted for all in-ground pools.
 - I. Appearance, height, and detailing of all retaining walls must be consistent with the architectural character of the house. Some terracing may be acceptable.
 - II. Preferred privacy fencing for lots with pools or spas should be consistent with the approved privacy fence guidelines.
 - III. Maximum pool area is 1,000 square feet.
 - IV. Glaring light sources that can be seen from neighboring lots may not be used.
 - V. Landscaping enhancement of the pool area and screening with landscaping is required.
- A form must be submitted for exterior hot tubs and must be screened from adjacent properties and streets.

GUIDELINE No. 7

Fences

- Property Line Fences
 - I. The original design concept of the community promotes a feeling of open space; therefore, fencing is not generally encouraged. A form must be submitted for all fencing.
 - II. Chain link fences are prohibited.
 - III. Privacy fences are prohibited.
 - IV. Picket fences are prohibited.
 - V. Fencing must be of consistent type on all sides (unless a neighboring side is existing, neighbor agrees to the attachment and the type is not inconsistent with the proposed type of fencing).
 - VI. All forms must include the following information:
 - i. Picture or drawing of fence type. Fence types should generally be Privacy, Split Rail or Picket designs. Only Split Rail fences or thin metal picket fences will be permitted in the Villas.
 - ii. Dimensions - The maximum height may not exceed 6'.
 - iii. Color - The fence must be natural or painted to match exterior trim color, or painted black or white.
 - iv. Site Plan - A site plan denoting the location of the fence must accompany the form. Fences shall not be located closer to any street than the rear

edge of the home unless required by code. However, on corner lots, the fence shall not be closer to any side street than the building line of lot.

- v. Crossbeam - Except for exterior lots backing up to non-HPCA Property, property crossbeam structure shall not be visible from any street and crossbeam must face inside toward the Home Owner's yard.
- Dog Run Fences
 - I. A form must be submitted for all dog runs. Dog runs must meet all fence guidelines. If other fencing exists on the property, fencing for dogs must be of the same type.
- Implications of Non-Compliance
 - I. Any and/or all installations of or modifications to fencing without prior authorization, by obtaining approval by the ARC utilizing the Architectural Review Form, is subject to an immediate fine of \$300 to be imposed by the Board on the Owners' next quarterly assessment. An "after-the-fact" ARC Form does not absolve the Owner of liability. Multiple infractions may result in multiple fines.

GUIDELINE No. 8

Exterior Landscaping and Maintenance of Finished Residences

- The purpose of this guideline is to define how Owners should conform to the precedent set in the surrounding community for landscaping and maintenance of houses.
 - I. Owners are not required to submit a form for ornamental trees and shrubbery; however, a form must be submitted for screen planting (row or cluster style) and any property line plantings.
 - II. Each owner is responsible for removal of debris, clippings, etc. from the property line to the center of the street. All planting areas should be properly maintained at all times, and, after the first frost, all affected material should be removed. At the end of the growing season, all dead plants should be removed. The bare earth is to be covered with straw, mulch or similar cover for good appearance and to prevent soil erosion.
 - III. Forms must include a description of the types and sizes of trees or shrubs to be planted and a site plan showing the relationship of plantings to the house and adjacent dwellings.
 - IV. Landscaping should relate to the existing terrain and natural features of the lot, utilizing plant materials native to the Southeastern United States. The amount and character of the landscaping must conform to the precedent set in the surrounding community.
 - V. All mulched landscape beds must be covered with natural pine straw, chopped pine bark mulch, or wood shavings. Rock beds of any color are discouraged. Any requests for exception to these guidelines should be submitted to the ARC before any materials are installed.
 - VI. Landscape bed-edging materials, if used, must provide a neat appearance and be of a uniform height and type. If the edging height is to exceed 6", as measured from the ground on the grass side, a form must be submitted to and be approved by the ARC before any materials are installed. Anything above 6"

- is considered a wall and must have ARC approval. Approved types of edging materials are 4" to 6" trenching with stone, brick, and landscape timbers. The ARC must approve all other types of materials.
- VII. Each owner shall keep his lot and all improvements thereon in good order and repair, including, but not limited to, seeding, watering, mowing, the pruning and cutting of all trees and shrubbery and the painting or other appropriate external care of all buildings and improvements. This should be done in a manner and with such frequency as is consistent with good property management and the precedent set in the surrounding community.
 - VIII. Dead or diseased trees anywhere on a lot that may cause damage to an adjacent property if they were to fall must be removed, as this is a liability to the adjacent lot owners. It is the responsibility of the Owner to obtain prior approval from the Army Corps of Engineers for any trees that are on Corps property before their pruning or removal.
 - IX. Estate Home Owners are encouraged to treat their lawns annually and as necessary with a pre-emergent herbicide to control weeds, nut grass, etc. As the weeds grow, aside from being unsightly, the wind carries seeds to neighboring properties and causes weed/wild grass problems for them.
 - X. Outdoor storage of garden tools and hoses must be screened from view and kept behind shrubs. Any tools or items stored under a back deck or porch must also be screened from view.
 - XI. Owners should inspect their roofs periodically for staining and clean their roof to remove the stain to maintain the high standard of their house's appearance as expected by the community. Black stains that discolor an asphalt roof are the pervasive and prevalent algae that result from a moisture-rich environment, usually supplied by dew and shade. Since this algae travels through the air, stains on one roof result in the likelihood that neighbors will soon be displaying the black staining (in addition, the moisture retained in the algae can prematurely age the roof shingles). On the other hand, green roof stains indicate moss growth that usually develops because of shade from overhanging trees. Limbs should be trimmed when the roof is cleaned to minimize moss returning.

GUIDELINE No. 8A

Empty Lot Maintenance Rules

- The purpose of the empty lot maintenance rules is to supplement the rules for maintaining exterior landscaping for established homes to ensure all landscaping in the Community is pleasing to the eye. Empty lots that are not maintained present an eye sore to neighbors and prospective buyers, potentially *create an environment for vermin and reptiles* and can cause weed infestation for adjacent lot Owners.
 - I. Lots under construction (Builder)
 - a. Builder will ensure that all construction debris (i.e. lumber, shingles, paper, etc.) is cleaned up weekly and placed in appropriate dumpster or other trash containers.

- b. Owners are prohibited from dumping anything (e.g., grass clippings, tree branches or trimmings, shrubbery clippings, trash, garbage or any other debris) on lots under construction. Owners should use the appropriate paper bags for proper disposal of landscape clippings or trimmings for pickup by the Community's waste management contractor (up to 8 bags per week will be taken). Residents who observe dumping should contact the Management Company with as much information as possible on the offenders, and the offenders will be assessed the cost of cleanup plus an administrative fee *of \$250 per incident.*
 - c. Builder will install and maintain the necessary silt fencing for erosion control around the construction lot. Builder will be responsible for removal of silt fencing when the appropriate landscaping is completed for the home.
 - d. Builder will control and supervise all subcontractor work such that all trash and construction debris (i.e. cement, gravel, rocks, etc.) is removed from property each week.
 - e. Construction deliveries to homes or lots will not be allowed after *8:00 PM and before 8:00 AM, Sunday through Saturday.* Owners are responsible for any violation of this restriction.
 - f. Construction work on homes or lots will not be allowed before *8:00 am and after 8:00pm, Sunday through Saturday.* Owners are responsible for any violation of this restriction.
 - g. At no time should an adjacent empty lot be used to clean, wash, or empty a construction vehicle.
 - h. At no time should any empty lot be used for dumping of unwanted trash or debris.
 - i. Builder will maintain the appearance of the un-landscaped lot. This will include bush hogging, mowing, and weed whacking of any unsightly weeds that can be seen from the street to a height of 6" or less, and edging of the lot along the roadway curbing. Any tree, bushes, rocks, etc. that have been moved to construct the house should be cleared from the lot.
 - j. Construction of new homes should have the best curb appeal possible so that existing neighboring homes do not have to put up with any unsightly messes.
 - k. At a minimum, lots should be mowed, edged and maintained 25' from all curbs.
- II. Lots owned by Developer
- a) All unsold lots must have a Harbour Point approved "For Sale" sign with current lot number.
 - b) Developer must maintain silt fencing around the lot necessary for soil erosion control. Fencing should be inspected for effectiveness and repaired as necessary each month. When silt fencing is no longer required for erosion control, it must be removed by the Developer.
 - c) It is the responsibility of the Developer to cut, mow, trim and generally maintain the unsold lots. Lots should be neatly edged along the roadway curbs. During the normal growing season (May to October), maintenance service should be performed a minimum of once every 7 to 14 days, depending on the current weather conditions (i.e. rain, drought).

- d) Recognizing that each lot has its own unique topography, the Developer should make every reasonable effort to maintain a well-kept appearance of each empty lot. On some lots, it may be feasible to mow or otherwise trim only a limited portion of the acreage because of the steep slope of the topography; whereas other lots that are relatively flat could and should be maintained in their entirety. For example, lots that have been finish graded and seeded with lawn types of grass such as fescue or Bermuda must be mowed on a routine basis to maintain a height of not more than 6". It is important to keep weeds trimmed and under control for the benefit of existing neighbors. As the weeds grow, aside from being unsightly, the wind carries seeds to neighboring properties and causes weed/wild grass problems for them.
- e) All trash, i.e. papers, boxes, lumber, etc., should be cleared off the property at all times. Owners are prohibited from dumping anything (e.g., grass clippings, tree branches or trimmings, shrubbery clippings, trash, garbage or any other debris) on empty lots owned by the Developer. Owners should use the appropriate paper bags for proper disposal of landscape clippings or trimmings for pickup by the Community's waste management contractor (up to 8 bags per week will be taken). Residents who observe dumping should contact the Management Company with as much information as possible on the offenders, and the offenders will be assessed the cost of cleanup plus an administrative fee of \$250 per incident.
- f) All natural debris should be cleared at regular intervals or when the debris becomes unsightly. This applies to fallen trees, accumulated leaves, dead grass, etc. Dead trees anywhere on a lot that may cause damage to an adjacent property if they fall must be removed, as this is a liability to the adjacent lot owners. It is the responsibility of the Developer to obtain prior approval from the Army Corps of Engineers for any trees that are on Corps property before their pruning or removal.
- g) The Developer shall be responsible for ensuring that the lawn of a Vacant Lot is mowed up to 25 feet from the curb, where feasible, to a height no taller/higher than four (4) inches (generally, once every two (2) weeks from March through October i.e., "the growing season". The Association, acting through the Board of Directors, may avail itself of all other enforcement powers available to it under the Declaration, including, without limitation, exercising the Association's right of self-help to abate a violation by having the lawn mowed at the Developer's sole cost plus an additional \$100 per incident in administrative fees to be added to the quarterly assessment. The Management Company will provide a list of contractors in the first enforcement letter sent to the Developer.

III. Lots owned by Private Owners

- a. Each lot owned by a Private Owner, but not yet built upon, should have an approved Harbour Point sign with their name and lot number listed. If the lot is currently for sale, it must have an approved Harbour Point "For Sale" sign and correct lot number on the sign.
- b. Owner must also maintain any silt fencing around the lot necessary for soil erosion control. Fencing should be inspected for effectiveness and repaired as

- necessary each month. When silt fencing is no longer required for erosion control, it must be removed.
- c. Every Owner of a Vacant Lot shall be responsible for ensuring that the lawn of such Lot is mowed up to 25 feet from the curb, where feasible, to a height no taller/higher than four (4) inches (generally, once every two (2) weeks from March through October i.e., “the growing season”. The Association, acting through the Board of Directors, may avail itself of all other enforcement powers available to it under the Declaration, including, without limitation, exercising the Association’s right of self-help to abate a violation by having the lawn mowed at the Owner’s sole cost plus an additional \$100 per incident in administrative fees to be added to the quarterly assessment. The Management Company will provide a list of contractors in the first enforcement letter sent to the lot Owner.
 - d. Recognizing each lot has its own unique topography, the lot owners should make every reasonable effort to maintain a well kept appearance of their lot. On some lots, it may be feasible to mow or otherwise trim only a limited portion of the acreage because of the steep slope of the topography; whereas other lots that are relatively flat could and should be maintained in their entirety. As the weeds grow, aside from being unsightly, the wind carries seeds to neighboring properties and causes weed/wild grass problems.
 - e. All trash, e.g., papers, boxes, lumber discards, etc., should be cleared from the property at all times.
 - f. All natural debris should be cleared at regular intervals or when the debris becomes unsightly. This applies to fallen trees, accumulated leaves, dead grass, etc. Owners of empty Lots are prohibited from dumping anything (e.g., dumping grass clippings, tree branches or trimmings, shrubbery clippings, trash, garbage or any other debris) on empty lots. Owners should use the appropriate paper bags for proper disposal of landscape clippings or trimmings for pickup by the Community’s waste management contractor (up to 8 bags per week will be taken). Residents who observe dumping should contact the Management Company with as much information as possible on the offenders, and the offenders will be assessed the cost of cleanup plus an administrative fee of \$250 per incident.
 - g. Dead or diseased trees anywhere on a lot that may cause damage to an adjacent property if they were to fall must be removed, as this is a liability to the adjacent lot owners. It is the responsibility of the Owner to obtain prior approval from the Army Corps of Engineers for any trees that are on Corps property before their pruning or removal.
 - h. At no time, may an Owner of another property dump debris of any kind onto another Owner’s lot, whether that lot is empty or occupied by a home. Residents who observe dumping should contact the Management Company with as much information as possible on the offenders, and the offenders will be assessed the cost of cleanup plus an administrative fee of \$250 per incident.

Undeveloped Lot Usage

- All Lots shall be used for single-family residence purposes exclusively. Parking and/or occupancy of parked RVs and campers on an undeveloped Lot are prohibited. At no time prior to the building of a residence can a Lot be used for camping, picnicking, grilling, campfires, fireworks, or similar activities. If there is no residence yet built on a Lot, then the Owner of the lot and his guests can only park on a temporary basis (during normal business hours) on the street in front of the undeveloped Lot.

GUIDELINE No. 8C

Removal of Healthy Tree(s) on an Owner's Property

- I. A minimum fine of \$250.00 shall be imposed against an Owner of a Lot for each healthy tree removed by, or at the request of such, Owner if the Owner has not received the prior written approval of the Architectural Review Committee (ARC) to remove such tree. The ARC will not withhold approval when the Owner has a diseased or dead tree or a tree needing to be removed to promote growth of other trees and such tree has been designated in writing by a certified arborist working in the State of Georgia.
- II. If a tree has been removed by an Owner in violation of this Guideline, the Board shall send such Owner a written notice of the fine which shall contain a statement describing the violation, stating that the Owner must replace the tree with a tree of a type and size acceptable to the ARC.
- III. The Owner has 10 calendar days from the date of the notice of the violation to provide a plan to replace the tree(s) with a tree(s) of a type and size acceptable to the ARC. The replacement tree(s) need to be installed by a date specified by the ARC (in order to assure the greatest opportunity for the survival of the tree(s) ie: it may be difficult for a tree(s) to survive if planted mid-summer)

GUIDELINE No. 9

Firewood

- Firewood piles are to be maintained in good order and must be generally located within the sidelines of the house and in the rear yard, in order to preserve the open space vistas.
- Woodpile coverings are allowed only if the cover is an earth tone color and the woodpile is screened from the view of street. For example, a tarp-covered woodpile may be located under a deck with shrubs planted around it.

GUIDELINE No. 10

Replacing or Adding a Deck

- A form must be submitted for all decks and must include:
 - I. A site plan denoting location, dimensions, materials and color;

- II. In most cases, the deck may not extend past the sides of the home;
- III. Decks, if made of wood, must be cedar, cypress, No. 2 pressure treated pine, or other quality hardwoods.
- IV. Decks constructed of composite material should be of material equal to or better than "Trex."
- V. Color must be natural or painted to match exterior color of home.
- VI. Vertical supports for wood decks must be a minimum 6" x 6" wood posts or painted metal poles, preferably boxed so as to appear to be 6" x 6" wood posts.
- VII. The following, without limitation, will be reviewed:
 - i. Location, size, conformity with design of the house, relationship to neighboring dwellings, and proposed use.
 - ii. Owners are advised that a building permit may be required for a deck.

GUIDELINE No. 11 – Amended July 17, 2018

Exterior Building Alterations

- A form must be submitted for all exterior building alterations. If a county or other permit is required, plans must be submitted to the Architectural Review Committee (ARC) for approval before submission to appropriate authorities. Likewise, if county or other reviewing authorities require changes to any plans, the changes must be submitted to the ARC before re-submission to authorities and before construction commences. Building alterations include, but are not limited to, painting (as defined below), roof replacements, storm doors and windows, construction of driveways, driveway additions/extensions, walkways, cart paths, garages, carports, porches and room additions to the home. Any and/or all alterations to an exterior building without prior authorization, by obtaining approval by the ARC utilizing the Architectural Review Form, is subject to an immediate fine of \$300 to be imposed on the Owners' next quarterly assessment. An "after-the-fact" ARC Form does not absolve the Owner of liability.
 - I. Repainting requires prior written approval only if the color is changed.
 - II. The original architectural character or theme of any home must be consistent for all components of the home. Once the character is established, whether it is traditional, contemporary, etc., no change may alter that character.
 - III. A paint color change requires a photograph of your home and homes on either side (in most cases, adjacent homes cannot be painted the same colors).
 - IV. Storm windows and doors must be made of anodized bronze or anodized aluminum with baked enamel finish compatible with the primary and trim colors. The form for storm windows and/or doors must contain the following information:
 - i. Picture or drawing of all windows/doors on which storm windows/doors will be installed,
 - ii. Picture depicting style of storm window/door to be installed, and
 - iii. Frame color.
 - V. A form must be submitted for all tennis courts. Lighted courts (other than the Community courts) are prohibited.
 - VI. Detached buildings will be considered only for lots of one acre or more. If the lot contains less than one acre, only attached storage will be considered.

- i. Detached buildings must be located within the extended sidelines of the home.
 - ii. Detached buildings shall be limited to 500 square feet.
 - iii. Detached buildings may not be used for workshops, garages, or any other purpose that may be deemed by the Covenants Committee to cause disorderly, unsightly, or unkempt conditions.
 - iv. Detached building exterior materials must match the exterior materials used on the home.
- VII. Owners are advised that a building permit will be required for certain exterior building alterations.
- VIII. A form must be submitted for all doghouses. All doghouses must be located where they will have minimum visual and auditory impact on adjacent properties, and must be in the rear of the home and within the sidelines of the home.
 - i. It is expected all pets will be kept inside the home from 9:00pm to 7:00am.
 - ii. Pet owners are expected to pick up after their pets to keep the Common areas free of waste.

GUIDELINE No. 11A

Roof System Standards

- An Architectural Review Committee (ARC) request form must be submitted for approval to the ARC by any resident requesting to replace their roof system or replace asphalt (or other material) architectural shingles in all areas of the community.
 - I. Any existing wood cedar shakes are required to be maintained and regularly cleaned until replacement is required.
 - II. Homes on the peninsula area of Harbour Point Parkway will replace, when necessary, all wood shake roof systems. The following options are provided that offer a compatible look and color to the wood shakes, provide a moderate differential in cost and offer residents a choice :
 - a. The roofing systems must be asphalt architectural shingles, must have the “wood-shake look” and must be “brown” in color.
 - b. GAF, a recognized manufacturer of roofing products, has numerous roofing systems that offer “wood-shake look” products for the dimensional look of “shakes”. The following are the approved options:
 - i. GAF Timberline HD, Color: Weathered Wood
 - ii. GAF Timberline Shadow, Color : Weathered Wood
 - iii. GAF Camelot Ultra Design, Color: Aged Oak
 - III. These GAF roofing options for the Peninsula will be reviewed by the ARC, under the direction of the Harbour Point Board, every four years to assure GAF still maintains these roof systems and color options and that these are still available at costs that are not out of line with the other options from this manufacturer (and that their installation costs are practical).
 - a. If it is discovered that any one of these options is no longer available by the manufacturer, the ARC will make a recommendation for a suitable replacement to be approved by the Board for inclusion in a revised Guideline.

- IV. All other homes in the community must have architectural style shingles for their roof systems in a color that is consistent with the architectural character of the home and as expected in the community. “Architectural style shingles” are a premium grade of asphalt shingle roofing. The shingles are thicker and have a distinctive, textured appearance.

GUIDELINE No. 12

Vehicle Stickers

- All licensed vehicles owned or operated by Owners are required to have an HPCA sticker on the lower left hand corner of the windshield.
- The gate attendant uses the stickers to identify residents of the Community. The gate attendant will stop vehicles without stickers and log the vehicle information and driver’s identification.
- To obtain HPCA stickers, please contact HPCA’s Management Company.

GUIDELINE No. 12A

Street Parking Rules for Owner/Resident and Guest Vehicles (e.g., cars, small trucks, SUVs)

- The Harbour Point Covenants do not allow for any on street parking at any time. To accommodate the occasional needs of our residents, this guideline relaxes the street parking restrictions to allow some exceptions to the Covenants but, in general, Owners/Residents should restrict parking to their driveway and garage, whenever possible.
 - a. No overnight parking of any type of vehicle, towed vehicle or dumpster is allowed on the streets within the Harbour Point community.
 - b. Visitors’ and service providers’ vehicles may only be parked on the street during the day as long as they do not impede traffic flow and they are more than 15-feet from any:
 - i. stop sign,
 - ii. intersection,
 - iii. fire hydrant,
 - iv. private driveway, or
 - v. mail box.
 - c. Guests visiting an Owner’s home should be encouraged by the Owner to park in their driveway, if at all possible.
 - d. Owners are responsible for their guest’s parking and must ensure that they park in a safe manner, adhere to all HPCA guidelines and do not impede access to other driveways and traffic.

- i. If more cars are present than a driveway can accommodate, limited parking on the street in front of the Owner's/Resident's home is permitted for short periods of time (ideally less than 4 hours). If the event is large and resulting in many vehicles, the Owner must plan in advance to arrange for alternate parking locations and, if necessary, have their guests park in HPYC Marina Pavilion Overnight Parking spaces during the day, if available.
 - ii. If a guest is staying overnight and is not able to park in the Owner's driveway, the Owner/Resident is responsible to obtain a parking permit from the Gate Attendant on duty. The guest must park at the HPYC Marina Pavilion in one of the marked "Overnight Parking" spaces and display the completed parking permit on their dashboard in clear view.
 - iii. The Owner responsible for any vehicle that is found parking overnight on the streets or lots in the subdivision (except for vehicles with a current parking permit and parked in one of the HPYC Marina Pavilion Overnight Parking spaces) will be issued a parking violation notice. If an Owner/Resident is a habitual offender of these procedures and allows his/her or guests' vehicles to be parked in violation of this guideline, he/she will be subject to having the violating vehicle towed at his/her expense.
- e. Overnight Parking in "extraordinary situations" is also permitted for an Owner's/Resident's vehicle in the "Overnight Parking" spaces in the Marina Pavilion Lot for up to a maximum of seven days. On these occasions, the resident must obtain an Overnight Parking permit from the Gate Attendant and display it on the dashboard of the vehicle while parked in the authorized parking spaces.

"Extraordinary Situations" include, but are not limited to, the following:

1. Multiple guests staying at an Owner's home, overflowing driveway capacity,
 2. Roof replacement or other repairs to the home that restrict full access to the Owner's driveway,
 3. Vehicle sale or purchase periods,
 4. Temporary medical situations, and
 5. Other reasonable situations, in the sole judgment of the Security committee or the Board, as to being "extraordinary".
- f. The Owner is responsible for the adherence to these Guidelines by family members, friends, and guests, as well as, if the home is rented to another party, the Renter's family, friends, and guests. The Owner should familiarize the Renter with the Covenant's and Guidelines of Harbour Point.
- g. When the Gate Attendant issues an Overnight Parking Permit, the Attendant will make a log entry of the pertinent data. This log will be monitored to identify violations of these regulations.

GUIDELINE No. 12B

Parking Rules for Club House, Tennis Courts and Marina Lots

- As stated in the Covenants, vehicle owners may only park in a Common area parking lot when they are using the amenity associated with that parking lot, i.e., parking at the Tennis Court to play tennis or using the other nearby amenities; parking at the Marina Pavilion parking lot to access the docks, walking paths or Pavilion; or in the Clubhouse lots to access the Clubhouse or Pool area. Overnight parking in any of the Common area parking lots that is not in compliance with the above described permit process is not allowed.

GUIDELINE No. 12C

Parking Rules for Miscellaneous Vehicles and Trailers

- Owners are not allowed to park boats, trailers, campers, RVs, large trucks, and similar type vehicles on any lot except in a driveway or garage. This guideline allows two exceptions to this restriction as follows:
 - I. Trailered boats, RVs, Large Trucks, Travel Trailers, campers, etc. may be parked in a Resident's driveway for no more than a 24-hour period at any one time and may not be present in the Community for more than a total of 96hours per year. No portion of these vehicles may extend into the street. Vehicles that are too large to fit in the Owner's driveway may be parked on the street for short periods of time (8 hours or less) for loading and unloading (not maintenance other than washing), but under no circumstances can they be parked on the street or on a private lot overnight.
 - II. Occupation of parked RVs and campers overnight in the Community is prohibited.
- Owners and their guests may request free overnight parking (up to seven days) of these vehicles at HPYC Dry Boat Storage from HPCA's Management Company in advance of the overnight stay. Space is not guaranteed and is granted on a first come, first served basis.

GUIDELINE No. 13

Docks

- Docks will not be permitted other than those constructed by the Declarant and maintained by the Harbour Point Yacht Club (HPYC).

GUIDELINE No. 13A – Amended August 27, 2018

Dock Rules and Regulations

- Harbour Point Yacht Club (HPYC) seeks to provide and maintain a safe and private marina facility for members and families.
 - I. All boats and watercraft must fit within the length and width confines of the User's designated boat slip, subject to the following exceptions and clarifications:

- i. When a slip is used to dock only one primary boat, which boat may extend beyond the length confines of the slip by a distance equal to one third of the length of the boat or by a maximum distance of 8'.
 - ii. When a slip is used to dock a primary boat and one or more personal watercraft of any type, the primary boat may extend beyond the length confines of the slip by a maximum distance of 8'.
 - iii. Smaller secondary watercraft, such as kayaks, canoes, tubes, etc., cannot extend outside the confines of the slip.
- II. Large vessels, which compromise the structural integrity of the dock, will not be allowed.
- III. No part of a docked vessel or attachments thereof may extend over the dock walkways or finger walkways.
- IV. The Dock Committee or Harbormaster will notify any member of a potentially damaging or dangerous situation with their vessel or their slip. Members must correct the situation within 48 hours.
- V. All vessel owners must carry appropriate and adequate liability insurance coverage.
- VI. Members must accompany guests at all times. Persons performing maintenance work on vessels must obtain a pass from the HPYC office or from the Harbormaster and identify themselves upon arrival.
- VII. HPYC will not be responsible for loss or damage to any vessel, equipment or property kept or left within any area of the docks or marina facility.
- VIII. Consumption of alcoholic beverages within the dock area or aboard any vessel moored in the dock area must be in strict compliance with state and local laws and done in such a manner so as not to be offensive to Owners and guests. In addition, it should not constitute a safety hazard to persons or property. Drink responsibly!
- IX. The entire HPYC Marina area is a NO WAKE ZONE and signs are posted. All vessels are to be operated at idle speed only.
- X. Any member within the entire HPYC Marina area, including all boat slips, docks, etc., is not allowed to conduct commercial business. This requirement is due to HPYC insurance liability.
- XI. Leasing or subleasing of individual slips by Owners is restricted to Owners and verified property renters only. No slip rentals are permitted to non-owners/renters.
- XII. All equipment (floats, paddles, bimini tops and boat covers, kayaks, rods, folding chairs, etc.) must be stored in vessels, dock boxes, or within the confines of the slip. Attaching of such equipment to dock poles and support structures is not allowed. No structures may be attached to the slip for hanging this equipment for storage. All walkways, finger docks and surrounding areas must be kept clear of these items.
- XIII. Gas containers, batteries or related items may not be left on any part of the main dock or on finger docks.
- XIV. Fireworks are strictly forbidden in the entire dock area.
- XV. No grills of any type may be used or operated on the docks.

- XVI. All pets, regardless of breed or size, must be restrained by a leash or be confined to a cage when on any dock or boat slip area. Pet owners are responsible for picking up their pet's waste within the entire dock area.
- XVII. No vehicles of any type (golf carts, motorcycles, bicycles, etc.) will be allowed on any dock, with the exception of handicap vehicles approved by HPYC.
- XVIII. Docks are for members and their guests. Members, Harbormaster and HPYC employees have the right to request identification from unknown person(s) using the docks.
- XIX. An adult must accompany children under the age of 12 at all times.
- XX. Only attended fishing, in accordance with the rules of the Georgia Department of Natural Resources, is allowed from the docks and gangways by residents or their guests and renters. No "jugging" or trout lines are allowed.
- XXI. *No bait buckets or aerated bait buckets are to be left on or around the dock area, dock fingers or gangways.*
- XXII. Residents and renters are not allowed to sink vegetation (e.g., dead trees) or structures (e.g., metal shelving) under any occupied or unoccupied boat slips for attracting fish.
- XXIII. Owners should observe appropriate noise and pollution control measures in and around the dock area, i.e., idling for extended periods, gas/oil spills, etc.
- XXIV. No swimming is permitted within 100 feet of any dock.
- XXV. All food and beverage containers must be plastic or metal, not glass.
- XXVI. No mechanical, structural or electrical modifications to docks or slips will be allowed. No covering is allowed on docks or finger docks, except a small doormat placed to aid ingress and egress from the vessel.
- XXVII. Only GFCI protected outlets may be used on HPYC docks. Portable power cables may be used to provide ship-to-shore power and power to service appliances. These portable power cables must be of the rugged, three-wire type (three prong), and designed for hard or extra hard usage (e.g., Types SW, ST, and SO).
- XXVIII. Ship-to-shore portable power cables may be temporarily connected from the power pedestal to the vessel but must NOT be installed permanently or come into contact with the dock's metal frame. Temporary portable power cables must be supported by the power pedestal and vessel or equipment being powered, using non-conductive mounting clips and secured in such a way as not to accidentally come into contact with the dock frame or water. When not connected to the vessel or service appliance, portable power cables must be disconnected from the power source and stored, either on the vessel or in the slip's locker.
- XXIX. Portable power cables that are permanently attached to stationary service equipment, (e.g., pneumatic lift pumps) should be disconnected from the power source to prevent accidental leakage and damage to the equipment from power surge. If cables are not disconnected, these conditions must be met: (a) the temporary portable power cable cannot make contact with the dock frame or water, (b) the equipment being powered does not make contact with the dock frame or water, and (c) the service equipment is permanently mounted to a non-conducting surface.

- XXX. As an alternative, vessels or equipment requiring continuous or frequent electrical connection must have the portable power cable installed in a flexible nonmetallic sleeve and mounted under the decking, 12 inches above the water line, using non-conductive mounting clips. The portable power cable should be mounted in such a way as to be protected against chafing or other damage that might affect the integrity of the cable. The vessel plug should be secured so that it cannot make contact with the water when not connected to the vessel. When the portable power cable is not connected to the vessel, it should also be disconnected from the power source.
- XXXI. HPCA docks will be inspected at a minimum once each quarter for compliance to this guideline. Slip owners are responsible for the safety compliance of their slips even if a 3rd party occupies them. If one slip user encroaches on another owner's slip causing a safety violation, the encroaching slip owner will be held responsible. Violations will be submitted to the slip owner, in writing, as soon as discovered. Any slip owner not taking actions to rectify noted violations within seven (7) days will be subject to a minimum fine of \$25.00 per day. Slips owners are subject to an immediate minimum fine of \$250 since the violation of Guidelines XXVI thru XXIX are a life threatening hazard.

GUIDELINE No. 14
Satellite Dishes

- I. No transmission/reception antennas or satellite dishes of any kind, and no direct broadcast satellite ("DBS") antennas, multi-channel multi-point distribution service ("MMDS") antennas, standard television antennas, or amateur radio antennas shall be placed, allowed or maintained upon any portion of the Community, including any Lot, without the prior written consent of the Board of Directors or the ARC. Owners must specify the size and location of the antenna or dish in their request to the ARC.
- II. Antennas and dishes may be installed only if reasonably screened and located as approved by the Board of Directors or ARC and installed in accordance with the rules and regulations of the Federal Communications Commission and of the Association, both as may be amended from time to time.

GUIDELINE No. 15 - Amended August 27, 2018
Pool Use Rules

- The Community seeks to provide a safe and clean pool area for the primary use of Owners.
 - I. Only Owners/Renters in good standing (members) and their accompanied guests may have pool use privileges.
 - II. All members in the pool area are encouraged and authorized to question any other person using the pool facilities as to their membership status.
 - III. The number of non-family guests allowed at any given time will be limited to four per family, unless previous arrangements have been made with the Pool Committee.
 - IV. While Owners/Renters cannot reserve the pool for exclusive use, pool events

- may be scheduled through the HPCA's Management Company for Monday (non-holidays only) through Thursday, and a lifeguard must be hired if the party has more than 5 children under 12 for each obligated adult (a person at least 18 years old). All events are subject to the approval of the Pool Committee and the Board member responsible for the pool and must be set up in the designated area. Signs indicating that the pool party is a private event should be obtained from HPCA's Management Company and posted the day of the event.
- V. All members are required to familiarize their children with all pool rules. Owners/renters are responsible for their children and children's guests, whether the Owner/renter is at the pool or not.
 - VI. No children under 12 are permitted to swim under any circumstances without a parent or other obligated adult (a person 18 years of age or more) present.
 - VII. The ratio of children under 12 to parent or other obligated adult will not be greater than five to one.
 - VIII. For safety reasons, running, pushing, jumping in on others, jumping or diving from the upper pool to the lower pool, dunking or holding others under the water are not allowed.
 - IX. No diving is allowed anywhere in the pool. Jumping from the upper pool to the lower pool is strictly prohibited.
 - X. The use and disposal of any food items at the pool or immediate area surrounding the pool are the responsibility of the Property Owner/Renter.
 - XI. Glass, bottles, chinaware, and items in breakable containers are not allowed in the pool/picnic area.
 - XII. Smoking and vaping is not allowed in the pool area. Gum is not permitted in the pool or pool area.
 - XIII. All trash must be placed in the receptacles provided and not left in the pool area upon departure.
 - XIV. No alcoholic beverages are allowed for anyone under the age of twenty-one (21). Consumption of alcoholic beverages is a matter of personal preference. A person showing signs of intoxication will be denied use of the facilities and is subject to suspension and/or expulsion from the pool area. Drink responsibly!
 - XV. Clubhouse bathrooms are open during swim hours.
 - XVI. The Board of Directors and Pool Committee members have the authority to stop exuberant play that may interfere with the enjoyment of the pool by others.
 - XVII. The HPCA Board of Directors and Pool Committee members shall have the authority, when they deem necessary, to expel anyone at any time for misbehavior, use of abusive language, or apparent intoxication. Expelled individuals may not return to the pool area until the following day. Owners may file a written complaint by contacting the HPCA Board of Directors or HPCA's Management Company.
 - XVIII. *Water wings, children's small round floats, snorkel tubes, face masks, and soft plastic balls under 12" in diameter are permitted.*
 - XIX. *No floats allowed in pool area larger than 30 in x 6 ft.*
 - XX. *No throwing of any objects over heads of swimmers.*
 - XXI. Pets, bicycles, skateboards, and other vehicles are not allowed in the pool area or in the pool.
 - XXII. No one will be allowed to swim with open or infected wounds. Additionally,

- parents should use good judgment when children have recently been ill with a stomach virus, etc.
- XXIII. Babies in diapers must wear swim diapers and pants.
 - XXIV. Cut-offs and other improper swimwear are not allowed in the pool.
 - XXV. The health and safety of members and their guests are ultimately their own responsibility.
 - XXVI. Before leaving the pool area, chairs, tables and other amenities must be returned to their original locations. In addition, all pool users are requested to scan the area and ensure that any umbrella not in use is closed and secured. It is the responsibility of anyone sponsoring a pool party or gathering to ensure that all umbrellas are secure at the end of their event.
 - XXVII. The pool gates should not be propped open except for pool maintenance or other activities that will involve direct supervision of the pool area to avoid having young children gain unattended access to the pool. The last person to leave the pool area must close and lock the gate.
 - XXVIII. THERE IS NO LIFE GUARD – SWIM AT YOUR OWN RISK.
 - XXIX. Subjects not covered by the above rules, including pool use for parties, will be handled by the Board of Directors or the Pool Committee.

GUIDELINE No. 16

Gate Access Rules

- All Property Owners will be provided with two remote control gate openers.
 - I. These are not to be given to any non-Owners, such as vendors or visitors.
 - II. All visitors are required to contact an Owner on the dial pad by the entry gate or check in with the gate access control attendant. When a call is made, the visitor can be granted access by having the Property Owner push "9" on their telephone.
 - III. The Declarant retains all original rights pertaining to access.
 - IV. An Owner may have a punch code set up for the keypad in the event that they need to open the gate and they do not have their gate opener with them. The punch code should be coordinated with HPCA's Management Company, who will program the entry system for that number. The "#"key must be pushed before entering the access number. The Owner's name will appear on the keypad at the front gate.
 - V. Access cards are used to enter the pool, clubhouse, and fitness areas. Card access can be suspended if the cardholder falls behind in his/her HOA dues. Please contact HPCA's Management Company if this problem exists. If you have any other problems with your cards or to order additional cards or clickers, contact a member of the Access Control Committee.
 - VI. Gate Attendants have the right to ask for a driver's license, to make a copy of it and/or record their name, the name of the resident being visited and the license plate of the vehicle. If the person is not on the guest list, then the resident will be contacted to authorize the guest to be allowed in the Community. If a person

does not comply with this admission policy, then the person will not be allowed to come in and use HPCA's private streets.

GUIDELINE No. 16A

Gate Attendant Guidelines

- The following procedures/guidelines are in place as they relate to the HPCA retained gate attendant services provider.
 - I. Should it be necessary for an Owner to seek law enforcement assistance, the Owner should also notify the gate attendant on duty to facilitate property access.
 - II. In all instances, the HPCA adopts the manual of rules, regulations and procedures that retained Access Attendant Company has provided to its employees. The following are specific to Harbour Point:
 - i. Admission to the property
 - ii. All Owners will be admitted to the property without restriction.
 - iii. Those individuals arriving after the regularly scheduled business hours of Harbour Point Realty to view the property will be denied access unless previous arrangements have been made by the Harbour Point Realty Company to allow such people in.
 - III. Roving Circuit of Property and Monitoring of Closed Circuit TV cameras
 - i. The gate attendant will be on duty at the gate from 4:00pm until 12:00midnight (subject to change). Also, during this time frame, the attendant may monitor the closed circuit TV cameras at the Clubhouse and Dry Boat Storage for any activity.
 - ii. When motorized traffic at the Gate is at a minimum, the gate attendant will, from time to time, assume a circuit around the HPYC property, to include the Marina. This circuit is done to monitor activity in the neighborhood.
 - IV. Summoning Law Enforcement Assistance
 - i. Instances sometimes arise when it is necessary to summon the Hall County Sheriff's Office (HCSO) for situations requiring law enforcement intervention. Such situations are left to the discretion of the gate attendant, but usually arise when there may be a violation of the law, there has been trespass onto the property by an individual, or there is a threat to the safety of an Owner(s) or their property.
 - ii. After calling the HCSO, the gate attendant will call a member of the Board of Directors to apprise him/her of the situation. The Board of Directors' member will then make a determination as to which other member(s) to call.

GUIDELINE No. 17

Unlicensed Golf Cart/Vehicle Guidelines

- These rules are intended to provide an environment where safety is the primary concern. The safe operation, use and maintenance of an unlicensed vehicle are solely the homeowner's, the homeowner's family, guests' and/or a tenant's responsibility. The HPCA

assumes no responsibility and shall be held harmless for the decision to own, operate, maintain, use or allow others to use an unlicensed vehicle within and on HPCA property, roadways, paths and common areas.

- In all cases, the State of Georgia's Driver's License Manual, commonly utilized "Rules of the Road," and the vehicle Manufacturer's Operating Manual should be the governing documents on how to properly operate and maintain your vehicle.
- Unlicensed motor vehicles expressly include golf carts, mopeds, and ATVs operated or otherwise maintained only within the confines of Harbour Point Yacht Club Community.
- HPCA's Board of Directors has approved guidelines for the operation of unlicensed motor vehicles in Harbour Point.
 - I. All unlicensed vehicle owners will obtain and maintain liability insurance, with a minimum limit of \$250,000.
 - II. Proof of insurance MUST be submitted upon request of the Board of Directors.
 - III. ONLY holders of a valid State driver's license will be permitted to operate golf carts or other unlicensed vehicles as declared above within the confines of Harbour Point.
 - IV. All safe operating procedures, as defined by the State of Georgia, the commonly used "Rules of the Road," and the vehicle manufacturer, will be reviewed by the unlicensed vehicle owner with anyone who will be driving the vehicle in Harbour Point. This review must be completed before the person begins driving.
 - V. The Speed Limit in Harbour Point for all vehicles, licensed or unlicensed, is 25 miles per hour.
 - VI. Unlicensed vehicles may only be operated on Harbour Point roadways, parking lots and certain paths designated for their use, such as those around the Marina. The operation of unlicensed vehicles on landscaped areas is strictly forbidden.
- The following are some "Best Practices" that apply to the safe operation of unlicensed motor vehicles within the community (operators should consult Georgia's driver safety regulations and the golf cart or vehicle manufacturer's instructions for a more complete list):
 - Use hand signals or electrical directional signals when turning.
 - STOP at all stop signs.
 - YIELD to pedestrians.
 - Follow the correct direction of flowing traffic.
 - Pass ONLY on the left and only if it is safe to do so.
 - Follow any and all other traffic signage within the community.
 - All vehicles operating after sunset must have working headlights, taillights and brake lights and must have them turned on.
 - It is highly recommended all passengers wear a seat belt while operating an unlicensed vehicle within Harbour Point.
 - All passengers must be seated, in a seat, while the vehicle is in motion.
 - There should only be as many passengers as there are seats on the vehicle.
 - No vehicle may pull a person(s) behind it on any type of device, including, but not limited to, skates, skateboards, bicycles, wagons, etc.
 - No one should run beside a vehicle.
 - Never operate a vehicle while under the influence of drugs or alcohol.
 - Vehicles will only be operated from the driver's side.

- Keep all hands and feet within the vehicle at all times.
- Lock the parking brake before exiting a golf vehicle.
- Ensure that the vehicle is at a complete stop before getting in or out.
- Drive over steep or uneven terrain with caution, utilizing low gears.
- Approach steep/uneven terrain vertically and very slowly, utilizing low gears to avoid tipping over and to prevent sliding of the vehicle.
- Avoid driving over wet or muddy surfaces.
- Drive slowly during and after a rain or snow due to slick road ways or paths.
- Slow down when approaching corners.
- Use EXTRA caution when driving down hills.
- Always check behind the vehicle when going in reverse.
- Never go down a hill in reverse.
- Always Drive Defensively!
- And, always be aware of your surroundings and keep your eyes on the path ahead.

GUIDELINE No. 18

Community Gifting

- Owners who wish to honor deceased close family members can do so via several gifting methods approved by the HPCA Board of Directors.
 - I. A wooden plaque has been purchased and mounted in the HPCA Club House. Each gift or donation received by the Community will be identified and engraved on a brass plate that will then be attached to the plaque.
 - II. Alternative gifting ideas:
 - i. Concrete Benches: The Board of Directors must approve the location of a bench in memory of a deceased close family member of a specific design. The Board of Directors and the HPCA Management Company retain the specifications for these benches approved for this purpose.
 - ii. Furniture pieces, pictures, exterior plantings in the Club House area, and other equipment/accessories.
 - iii. Any trees purchased from a memorial donation must be planted in the family yard. Owners are not allowed to plant trees and/or shrubs in the Common areas.
 - III. Procedure for Donations/Gifts to the Community:
 - i. The family involved should be contacted before a memorial collection is started to make sure that it is desired.
 - ii. The individual who initiates the memorial collection will take charge of collecting all donations. Once the memorial donations conclude, the family member will be presented the funds.
 - iii. Any donations for community property and/or placement of a donated fixture on common property must be submitted to the Board of Directors for approval before any purchase/installations.
 - iv. Donations to the holiday fund will be collected annually and distributed by the Board of Directors. Any other collections of funds and fundraising events must be approved by the Board of Directors.

- v. For all gifts to the community, the Board of Directors and/or HPCA's Management Company have the appropriate request form.

GUIDELINE No. 19

Rules and Regulations for Reservation/Rental of Amenities

- Harbour Point is a privately owned Community. Therefore, the reservation/rental of specified amenities is strictly limited to Owners.
 - I. The amenities that are available to be reserved and/or rented by an Owner include (1) the Clubhouse Captain's Room, small kitchen and appliances, Map Room, as well as the covered deck on the upper level only, (2) the Multi Purpose Room (adjacent to the Exercise Room); and (3) the deck portion of the Pavilion.
 - I. No amenity can be rented for commercial or political events. Four charitable events can be conducted within Harbour Point's amenities, with no rental fee, each year with the advance approval of the Board. These events will include such groups as the Salvation Army, Military Officers Association, etc.
 - II. The amenities can be rented by an Owner for private parties for up to 70-people, including their family, friends or associates.
 - III. The HPCA Board must approve all rentals and reserves the right to reject an application or impose additional requirements based on the type of event and the ages and nature of the attendees.
 - IV. The HPCA reserves the right to block dates for reservation/rental and may reserve amenities for use by Committees, Town Hall Meetings, etc. This will include events sponsored by standing committees of the Association for certain holidays and high utilization weekends. HPCA's Management Company is the sole arbiter of any schedule conflicts. Harbour Point Social events are open to all residents and will take priority over private rentals. Signs indicating that a scheduled event is a private event should be obtained from HPCA's Management Company and posted the day of the event.
 - V. In all cases the pool, pool deck areas and the lower level patios are not part of any rental. Accordingly, any rental function in the Clubhouse cannot spill over into the pool area and the lower level patios.
 - VI. HPCA's Management Company of scheduled events will maintain a Master Calendar. To confirm the reservation of any amenity, the Owner must complete an Application for Reservation Agreement Form and provide it to the HPCA's Management Company, along with the required payment and security deposit. All reservations are available on a first come-first served basis and are subject to review by the Board.
 - VII. The Management Company will determine the appropriate number of rentals that can take place in any given period based on the nature and size of the events. The charges for amenity rentals are outlined below, and the amenities have been categorized into three areas as follows:

Area 1 - Captain's Room, small kitchen, Map Room and upper level deck
Area 2 - Multi-purpose Room next to Health Club

Area 3 – Pavilion

<u>AREA</u>	<u>ATTENDEES</u>	<u>RENTAL FEE</u>	<u>SECURITY DEPOSIT</u>
1-Main Upper	0 to 40	\$150	\$300
1-Main Upper	40 to 70	\$300	\$600
2-Multipurpose	10 or Less	Free	\$50
2-Multipurpose	11 to 20	\$75	\$150
2-Multipurpose	21 to 40	\$125	\$250
3-Pavilion	25 or Less	Free	\$100
3-Pavilion	26 to 70	Free	\$200

- I. Events in excess of 70-people are not allowed, except for certain Social Committee Functions open to the entire Community, e.g. New Year’s Eve Party, etc.
- II. Any event that is open to the entire Community must be coordinated through the Social Committee and approved by the Board of Directors.
- III. A walk-thru with the Owner and either the Management Company Representative or a Member of the Clubhouse Committee will be conducted as soon as possible before and after each event to ensure the rental area had been restored to its original condition and layout. Should heavy cleaning be needed, due to spills and other mishaps, or other damage be detected, the amount necessary to clean and/or repair those items will be deducted from the Security Deposit at the discretion of the Management Company. If the repair of the damage exceeds the Security Deposit, the Owner will be responsible for those costs as well within ten days after the repair cost has been established.
- IV. The Owner renting the facility **MUST** be present during the entire function to ensure that:
 - i. The rules for the use of the facility, contained herein, are adhered to,
 - ii. The furniture is returned to the original location as described in the loose leaf binder available at the Clubhouse and that the floors are vacuumed,
 - iii. Alcoholic beverages, if available, are not consumed by underage attendees, and
 - iv. The facility is secured at the end of the function.
- V. The Owner is responsible for the cleanup of all trash and the emptying of all trash receptacles and trash bags into the dumpster at the side of the Clubhouse. The rental fee includes a general cleaning by our cleaning staff.
- VI. Only one Clubhouse Area can be reserved at any given time but the Pavilion can be reserved in conjunction with a Clubhouse Area. ***Rental of an area includes use of the upstairs kitchen facility, but not access to the Grille kitchen that requires active managerial control by the contractor who operates it as a food service establishment per the state environmental health food rules.*** This level of control ensures that food/equipment from outside sources do not contaminate food contact surfaces, equipment, and food that are provided by the permitted Grille operator.
- VII. Smoking is NOT allowed anywhere in the Clubhouse.

- VIII. No candles, paint, tape or tacks are allowed on the walls, ceilings, cabinets or furniture within the amenities.
- IX. No glass containers are allowed on the upper deck or in the pool area.
- X. No wet bathing attire is allowed in the Multi-Purpose Room or anywhere on the upper level of the Clubhouse.
- XI. Music must cease at 10:30pm Sunday thru Thursday and 12:30am Friday and Saturday. The music level should be monitored at all times by the Owner to ensure it is not objectionable to nearby residents and the event should be over by 11:00pm Sunday thru Thursday and by 1:00am on Friday and Saturday.
- XII. For any function involving children under the age of 18, there must be at least one adult for every eight children in attendance.
- XIII. Alcoholic beverages cannot be sold on Harbour Point grounds. Any person who is shown to be intoxicated can be asked to leave an event in a Harbour Point Facility. Care should be taken not to let the individual drive.
- XIV. No one under 21-years of age may consume alcohol at any event within Harbour Point.
- XV. Pool events sponsored by a homeowner, such as birthday or graduation parties, may be scheduled through the HPCA's Management Company for Mondays through Thursdays that are free of holidays. If there are more than 10 children, at least the homeowner and a certified lifeguard must be at the event. In addition, an obligated adult must be in attendance for every 5 children, e.g., 4 adults (including the sponsoring homeowner) for an event of 20 children. Pool events sponsored by a Home Owner are limited to a total of 40 attendees.

The fee for use of the pool for an event is based on the following table:

Attendees	Rental Fee
Less than 10	Free
11 to 20	\$50
21 to 40	\$100

- Set up for the event will be limited to the area at the end of the pool closest to the Peninsula. Use of the pool for an event does not imply exclusive use of the pool – homeowners still have access during the event to the all other areas. All events are subject to the approval of the Pool Committee and the Board member responsible for the pool.
- XVI. Two signs (available at the Clubhouse) should be posted at the entrance of the venue stating that a private party is in progress. If possible the private event should be listed in the Newsletter Event Calendar each month alerting residents to the use of the facility for a private party.
- XVII. Parking for any event must be in accordance with the HPCA regulations and guidelines. Owners are responsible for coordinating the parking of their guests, using over flow parking at either the Pavilion or clubhouse, depending on the facility being rented.
- XVIII. Community trashcans are provided for use by homeowners. Homeowners having events at the Marina Pavilion, Clubhouse, Tennis Courts, or Pool are responsible for putting trash in the trashcans or in the dumpster on the south

side of the Clubhouse. (Homeowners should use the dumpster for disposal of trash when the dock trashcans are full.) No household trash should be put in the Clubhouse dumpster. **Homeowners who put household trash in the dumpster are subject to an immediate fine of \$250 per incident.**

GUIDELINE No. 20

Governance Guidelines

- The HPCA adheres to the following Community Association Governance Guidelines:
 - I. ANNUAL MEETINGS. Conduct at least one membership meeting annually, providing at least a two-week notice to Owners and more than two-weeks if specified in the governing documents or dictated by state statute.
 - II. ASSESSMENTS. Collect assessments and other fees from Home Owners in a timely and equitable manner and in accordance with state statutes and Board-approved procedures.
 - III. COMMUNICATION. Provide at least one form of regular communication with Owners, and use it to report substantive actions taken by the Board.
 - IV. CONFLICTS OF INTEREST. Disclose all personal and financial conflicts of interest before assuming a Board position and, once on the Board, before participating in any Board decisions.
 - V. ELECTIONS. Hold fair and open elections in strict conformance with governing documents, giving all candidates an equal opportunity to express their views and permitting each candidate to have a representative observe the vote counting process.
 - VI. FINANCIAL TRANSPARENCY. Share critical information and rationale with Owners about budgets, reserve funding, special assessments and other issues that could impact their financial obligations to the association. Give members an opportunity—before final decisions are made—to ask questions of a representative who is fully familiar with these financial issues.
 - VII. FORECLOSURE. Initiate lien and foreclosure proceedings only as a last step in a well-defined debt collection procedure—and only after other, less-disruptive measures have failed to resolve a serious delinquency issue in a specified period of time.
 - VIII. GOVERNANCE AND THE LAW. Govern and manage the community in accordance with all applicable laws and regulations. Conduct reviews of governing documents to ensure legal compliance and to determine whether amendments are necessary.
 - IX. GREIVANCES AND APPEALS. Allow Owners to bring grievances before the Board of Directors or a Board of Directors-appointed committee, and follow well-publicized procedures that give Owners the opportunity to correct violations before imposing fines or other sanctions.
 - X. RECORDS. Allow Owners reasonable access to appropriate community records, including annual budgets and Board meeting minutes.
 - XI. RESERVE FUNDING. Account for anticipated long-term expenditures as part of the annual budget development process, commissioning a reserve study when professional expertise is warranted.

XII. **RULES.** Enforce all rules, including architectural guidelines, uniformly, but only after seeking compliance on a voluntary basis. Distribute proposals for new rules and guidelines to all Owners. Advise them when the Board will consider new rules and encourage input. Once adopted, new rules and guidelines, and effective dates, should be distributed to every Owner.

- In addition to the standards listed above, the HPCA maintains a Covenants Committee under the direction of the Board of Directors to fairly and consistently direct the enforcement of HPCA Covenants in order to maintain community aesthetic value.

Guideline No. 20A

Covenant or Guideline Non-Compliance Notification Process

- There is a notification process used by the Board of Directors to inform Owners of non-compliance with one or more of the Community's Covenants or Guidelines.
 - I. When the Board of Directors is made aware of an Owner that is not in compliance with a Covenant or Guideline, a violation letter is sent from HPCA's Management Company to the Owner. The letter will describe the violation and request cessation of the offending activity and the required corrective action for the Owner to be in compliance within a minimum of 10 days, more if warranted, without sanction.
 - II. If the Owner does not take the appropriate corrective action, a second letter will be issued that reiterates the violation, gives additional time for compliance, and states that if no action is taken within the extended timeframe, a daily fine will be assessed beginning on the stated date at a dollar value left to the discretion of the Board.
 - i. If the violation recurs, HPCA's Management Company will send a letter requesting cessation and giving notice of a fine by a stated date.
 - ii. Once that date is reached with no corrective action, a letter will be sent which states the daily fine applicable until the violation is remedied.
 - III. In both cases above, unpaid fines would be added to the Owner's quarterly assessment. The daily fine will continue until the Owner complies with the Covenant or Guideline. Non-payment of the fine and accrued interest charges may result in a lien being placed on the Owner's property.
 - IV. The Board of Directors reserves the right to expedite the entire notice and fining process, after the original 10-day notice requirement, if in its discretion, the Board believes the situation warrants an accelerated process
 - V. If a violation threatens safety or property in the opinion of the Board and the Owner does not take immediate action to remedy the violation, the Board may act on behalf of the community to remedy the violation and any costs thereof shall be added to and become part of the Owner's quarterly assessment (HPCA Covenant Article V, Sections 2 & 3).

GUIDELINE No. 21

“For Sale” Sign Rules

- The following rules apply to listing and advertising a home for sale in Harbour Point. Property Owners’ realtors, non-HPCA Property Owners’ realtors, and HPCA Property Owners who wish to sell properties must follow these rules.
 - I. The standard Harbour Point Community Association “For Sale” sign will be mandatory when advertising to sell or lease a residence within Harbour Point. No other types or styles of signs or flyer boxes will be permitted by any Real Estate Company, Agents, the Owner’s Realtor or individual Property Owner. NOTE: Specifications for the approved signs are provided by HYCA’s Management Company and are on the HPCA HOA Website.
 - II. Each Home or Lot Owner will be responsible for the cost of the required sign, flyer box, sign riders and open house directional signs, as well as being responsible for the installation and removal of these signs. The HPCA accepts no responsibility.
 - III. Failure to comply with the specified standard Harbour Point sign guidelines will result in a “fine” being imposed against the Owner’s account. The HPCA will remove signs from the property that are not in compliance.
 - IV. No signs for advertising of any kind will be permitted in the windows or on any other part of the property. Please also consult the Covenants for sign guidelines.
 - V. Additional portable flyer boxes are not permitted.
 - VI. “For Sale” directional signs are not permitted, while “Open House” directional signs are permitted for the days of the open house showing.
- “For Sale” Sign Specifications
 - I. The standard Harbour Point “For Sale” signs for improved property or vacant lots will be a custom designed, alumni-core sign that measures 24” x 24”.
 - II. The standard (two sided) “Open House” sign will be 12” x 18” and mount on a welded metal rod stand.
- Required Sign Colors
 - I. Refer to the community standard “For Sale” sign order form for the required color format. Upper sign will be blue with white lettering. Sign riders will be red with white lettering, with the exception of a builder’s sign rider that will be white with blue lettering.
- Placement of Sign in Yard
 - I. Sign will be centered in the front yard.
 - II. Sign will be placed 4’ to 7’ from the curb
 - III. Property Owner or Realtor will be responsible for ensuring the proper location of the sign
 - IV. The HPCA will not be responsible for any yard, irrigation or utility line damage.
- Sign Riders and Flyer boxes
 - I. A maximum of two sign riders or one sign rider and a clear plastic flyer box will be permitted on a sign at any one time.
 - II. Sign Riders: sign riders will measure 6” x 24”. They will have a red background with white lettering.

- III. Flyer Boxes: The flyer box must be attached to the sign pole. The box measures 8 1/2" x 11" and has a weatherproof top. Portable flyer boxes are not permitted.
- Open House Signage
 - I. A maximum of three open house signs may be used during any one open house event. The open house directional sign will be a two-sided sign so that the directional arrows can be pointed in any direction. It will be rectangular and made of polystyrene with blue over coating and white lettering. The sign stand is a welded back metal rod stand.
 - II. One 12" x 18" open house sign may be placed in the yard next to the "For Sale" sign during the actual hours of the open house event or as long as the home is unlocked and open for inspection.
 - III. Balloons may be used only on the open house sign that exists on the actual property.

Guideline 21A
Banners and Signs

- Any banners and signs on both common property and on Owners' property must adhere to the following standards:
 - I. Banners to be posted on common property, e.g., the front gatehouse, the clubhouse, or the Marina pavilion, or on an Owner's property must be submitted to HPCA's Management Company for review and approval by the ARC.
 - II. A sign may be posted on an Owner's property by contractors, e.g., painters, builders, landscapers, etc., for the duration of length of the work but must be removed on weekends, and when the work is completed. These signs must be professional grade.
 - III. Signs should not be posted on common property for community social events, but should be placed on the front gate bulletin board and the clubhouse bulletin boards.
 - IV. Signs which provide directions for an Owner's private social or estate sale event must be approved by the ARC and will be posted for the date of the event only with the first sign posted after the community's entrance gate. Signs must be removed by the Owner immediately after the event ends, or a daily fine may be imposed by the Board.
 - V. Signs should not be posted at or across from the community entrance on SR 53 or on the Common property at the entrance.
 - VI. Owners may display standard security company signs on their property; however, the sign for the front of the Owner's property must be posted within 18 inches of the mailbox or the house. Owners are responsible for replacing the sign when it becomes damaged or faded.

GUIDELINE No. 22 - Amended August 27, 2018
Racquet Club Rules

- Our Racquet Club is a Harbour Point Community Association amenity for the use and enjoyment of all our residents.

GENERAL

- I. Hours of operation are from 6:00 AM to 10:00 PM – please respect your neighbors and limit your play to these hours.
- II. Excessive loud noise is not permitted, and resident users are responsible for the management of Racquet Club area noise level during play and other activities.
- III. Courts are for Harbour Point residents and their accompanied guests only. Non-residents' league play with Harbour Point resident participation will be allowed.
- IV. Only shoes specifically designated for court use are allowed for play inside the court area.
- V. Gum, food, glass containers, and tobacco products are not permitted inside the court area.
- VI. Bicycles, skateboards, rollerblades, and any other mechanical apparatus not designed for racquet courts are not permitted inside the court area.
- VII. Pets are not permitted inside the court area.
- VIII. Children under 12 years of age must be accompanied by an adult inside the court area.
- IX. Before leaving the Racquet Club area, resident users are responsible for closing court gates, turning off lights, locking bathroom doors, and cleaning up the area.

COURTS

- X. The five court areas are designated for use as *described below*. When entering the Racquet Club parking area;
 - a. *Court #1, the first court to the right and court #2, second court to the right, are both designated for tennis play only.*
 - b. *Basketball court, the third court to the right, is for basketball play only.*
 - c. *Court #3 and #4 are designated primarily for Pickleball play but may be converted to tennis play when Courts #1 and #2 are in use, unless Pickleball games are in progress or scheduled.*
 - d. *Tennis League play may use courts #3 and #4 after Pickleball games are completed per current schedule. (i.e. Wednesday 9:00 a.m. – 11:00 a.m.) Tennis league home matches can use courts #3 and #4 on Wednesdays starting at 11:00 a.m.*
- XI. Tennis league play and scheduling may use courts #3 and #4 outside the community Pickleball schedule outlined below:
 - a. *Monday 9:00 a.m. to 11:00 a.m. - Women's Pickleball*
 - b. *Wednesday 9:00 a.m. to 11:00 a.m. - Instruction Pickleball Class/Mixed Doubles*

- c. *Wednesday 7:00 p.m. to 9:00 p.m. - Mixed Doubles Pickleball*
- d. *Saturday 9:00 a.m. to 11:00 a.m. - Men's Pickleball*
- e. *4th Wednesday of each month at 7:00 p.m. – Pickleball Social*
- XII. Court times should be scheduled using our on-line scheduling application at; www.reservemycourt.com. Our courts are listed under “FACILITY” name “HARBOUR POINT YACHT CLUB”. Scheduling of the basketball court is not available. Players should work out scheduling conflicts between themselves using an accommodating give-and-take method.
- XIII. After play, the last Pickleball players are responsible for leaving the Pickleball nets in a relaxed position by releasing the top Velcro tension strap on each end.
- XIV. Tennis players using Courts #3 and #4 should carefully *release the nets wheel locks and remove Pickleball nets and stands before play and replace them after play, positioning the nets at the designated marks and leaving the net in a relaxed position. Players should make sure the wheel lever is pushed down to lock the wheels.*

GUIDELINE No. 23

Mailboxes

- The HPCA desires to have a very consistent look to all mailboxes in our community.
 - I. All mailboxes must be one of the same type and color as those originally installed by the Declarant. The detail on the approved mailboxes and maintenance standards can be referenced on the HPCA website.
 - II. The Declarant uses the black metal mailboxes in the community. Complete specifications can be found on the HPYC website or can be obtained through HPCA's Management Company.
 - III. When an existing wooden mailbox used earlier by the Declarant is to be replaced due to deteriorating condition, the HPCA Board of Directors **strongly** encourages all Owners to replace the wooden mailboxes with the metal mailbox option. As the majority of existing mailboxes have been changed to metal mailboxes, this will provide for a more uniform look to the community, as well as result in less maintenance for the Owner. However, if a wooden mailbox option is chosen by the Owner, it **MUST** meet the **exact specifications** found on the HPCA HOA website and as originally specified by the Declarant.
 - IV. **All new construction commenced, must use the metal mailbox option.**

Guideline No. 24

Renting/Leasing of Residential Homes

- Owners within the community may rent or lease their homes, as prescribed in the Harbour Point Covenants, Article VI, and Section 5. Such “Occupants” will have access to all HPCA common area amenities and social activities, provided the following rules are followed:

- I. The rental or lease of homes must be to a single family, per the Harbour Point Covenants Article VI, Section 2, and must comply with the Hall County zoning regulations and any other applicable ordinances, rules, and regulations.
- II. Owners who rent or lease their homes are required to so advise HPCA's Management Company in writing and provide the address of the property, the names of all family members, their home and cell telephone numbers, emergency contact information, and the rental period.
- III. Owners who rent or lease their homes are required to provide a copy of the HPCA Covenants, Guidelines, and Rules and Regulations to these occupants, and to inform the occupants that all members of the occupant's family must follow the HPCA Covenants, Guidelines, and Rules and Regulations. The Owner must provide HPCA's Management Company with a written confirmation from the renter or lessee that he or she has received a copy of the Covenants, Guidelines, Rules and Regulations and that all occupants of the rented or leased property will adhere to them. Renter/lessee shall have no access to HPCA amenities until HPCA's Management Company receives the written confirmation.
- IV. Owners who rent or lease their homes are required to maintain the exterior of and the outside grounds of the rented or leased property in full compliance with all existing Covenants, Guidelines, Rules and Regulations.
- V. Any violation of Harbour Point Covenants by a renter/lessee will be the responsibility of the Owner and the Owner will receive the same notification and correction process as applies to direct violations by Owners. The Harbour Point Board may impose fines and or other sanctions against the Owner as provided for in Article VI, Section 6, of the Harbour Point Covenants. Any fines will be billed directly to the Owner. In summary, Owners are responsible for the conduct and actions of their tenants.
- VI. Renters/lessees may rent spaces in the Dry Storage Area. The Owner and renter/lessee will sign the rental contract and all charges for the rental shall be billed to and shall be the legal responsibility of the Owner.
- VII. The rights to use HPCA Common Property and facilities shall be deemed to have been delegated by the Owner to the renter or lessee and his or her legal occupants, unless otherwise stipulated in the rental/lease agreement. Under no circumstances, as respects the rented/leased home, shall the Owner and the renter/lessee both be allowed to use the HPCA common property, facilities and amenities.

Guideline No.25

Home Offices

- Owners may have and work from home offices, so long as they adhere to the zoning requirements established and enforced by Hall County, reprinted here:

Home Office: An office use conducted entirely within a dwelling, which is carried on by the occupant thereof and which is clearly incidental and secondary to the use of the residential dwelling purposes. There will be no changes that would alter the character of the dwelling or reveal from the exterior that the dwelling is being used in part for other than residential

purposes. The office will be restricted to no more than one room of the dwelling and cannot exceed more than three hundred square feet in area. Such office uses shall be limited to routing office, clerical or bookkeeping procedures which can be conducted within a residence. Home offices shall not include any business which involves the sale, manufacture or repair of merchandise on the premises or the storage of raw inventory or other materials to be used in the business. Home offices shall also not include any business requiring any access by the public, including but not limited to customers, clients or vendors. No outside storage or display, including signs, is permitted and no one other than family members who reside on the premises may be employed in the office.

To obtain a copy of current official county policy or if you have any questions, contact the Planning and Zoning Department of Hall County.

GUIDELINE No. 26A

Contractor/Vendor Insurance Guidelines

- Contractors/vendors are responsible for having insurance coverage that meets HPCA's **minimum** requirements that can be obtained either through direct policy writers such as State Farm and Allstate or through independent agents who would be capable of placing requested/required coverage(s). The Association does not arrange coverage in order to limit the community's liability for any claims above the contractor's/vendor's insurance coverage policy limits.
 - I. Workers Compensation insurance coverage is required of all contractors/vendors if they have more than three employees. This coverage is not required for less than three employees.
 - II. General Liability insurance coverage of \$1,000,000 is required for contractors/vendors such as landscapers, home renovators, painters, etc. This requirement may be modified on a case by case basis by the Board. In addition, the Board will review the requirement for this coverage for entertainers, caterers, etc., who are delivering event services to the Community.
 - III. Automobile Liability insurance coverage should be the minimum **limit** required by the State of Georgia (\$25,000 per person and \$50,000 per accident as of April, 2014) if the vehicle is used in the line of providing services such as entertainers and housekeepers. However, vehicles used by contractor/vendors such as landscape service, food and beverage providers, and tree trimming and removal services should have \$500,000 per person and \$1,000,000 in per accident limits.
 - IV. Where applicable, a completed W-9 must be on record with the HPCA's property Management Company

Guideline No. 26B

Paid Instructors Conducting Business at HPCA Amenities

- Use of paid instructors is limited at HPCA amenities (clubhouse, pool, marina pavilion, and tennis courts) to athletic lessons, exercise, and training that must be offered exclusively to all Owners. The only exception is shared instruction with outside tennis team members.
 - I. Instructors must sign an HPCA release of liability form (available on the HOA website for download), provide proof of General Liability Insurance coverage of \$1,000,000, and submit the proof with the release form for the Board's approval before instruction is allowed.
 - II. The dates, times, and the extent of the proposed use of the HPCA amenities (such as number of courts to be used) must be approved in writing in advance by the Board.
 - III. If a resident desires private instruction at an amenity, instruction should not conflict with planned community functions.

Guideline No. 27

Fireworks in the Community

- The use of fireworks displays anywhere in the community is strictly prohibited because of property and home fire hazard, and personal liability. Owners violating this guideline are subject to an immediate fine of \$250 that will be added to their quarterly assessment. Owners who rent their homes will be held responsible if renters violate this guideline.

Guideline No. 28

Estate and "Estate Downsizing" Sales Rules

- The Harbour Point Community Association disallows garage, yard or private sales for personal property/household goods within the Community. The following rules apply to all Owner(s) who wish to sell and advertise the sale of household or other goods. To obtain authorization to conduct a sale to which non-residents (and/or others) are allowed access to the Community, the following rules and regulations must be followed:
 - I. Only Estate or Estate Downsizing Sales are allowed. These are defined as:
 - a. A sale for the substantial downsizing of personal property because of moving, divorce, marriage, combining households, or death.
 - II. Complete the Estate Sale / Estate Downsizing Sale Form with Non-Residents Written Authorization form (located on the HPCA website under "Forms", and submit it to the Architectural Review Committee through the management company.
 - III. Signs and Signage
 - i. All signage must be provided by the professional estate sale organization and be of professional quality.
 1. No hand-written signs are allowed.
 - ii. Signs which provide directions for an Owner's estate sale event must be approved by the ARC and will be posted for the date of the event only with the first sign posted inside the community's entrance gate.
 - iii. Professionally crafted "Parking" signs must be posted along the front of the Owner's home designating proper parking areas. "No Parking" signs

are to be posted in the lawns of the adjacent homes or homes opposite the sale (depending on the situation) indicating there's to be no parking on both sides of the street. Owner should have a person posted to assure the non-residents and others attending the sales are in compliance so as to minimize traffic and neighbor disturbance and disruption.

1. Estate Sales Owner must obtain permission from neighbors prior to posting signs in their lawns.
- iv. All signs must be removed by the Owner immediately after the event ends at 2 PM, or a daily fine of \$250 per sign per day will be imposed by the Board. This fine or fines will be imposed to the Owner in their next quarterly assessment.
- IV. The sale may only be held on a Friday and/or Saturday unless it's a holiday weekend. No sales may held on holiday weekend (defined as Fri-Mon as the date of the holiday.)
- V. No sale will begin before 10:00 A.M. or last past 2:00 P.M. No exceptions.
 - i. Sale merchandise is strictly limited to those items provided by the Owner.
 - ii. Bringing additional merchandise from other locations is strictly prohibited.
- VI. The Owner/Member(s) or his/her authorized agent(s) or legal representative must advise persons attending sale of the following:
 - i. Cars must be legally parked or they may be subject to tow (see Signs and Signage above for parking rule)
 - ii. No disturbances to neighbors should occur during the sale.
 - iii. Non-residents must obey all traffic signs and rules within the Community.
 - iv. The Estate Sales Owner(s) are responsible for non-resident's conduct including any disturbance or damage to Community property or property of other Owners that occurs as a result of the sale.
 - v. The Owner who has rented/leased a property is responsible for an Estate Sale/Estate Downsizing Sale of their tenant and must complete the Estate Sale/Estate Sale Downsizing Sale with Non-Resident Written Authorization Form. The form must include the name and contact information of their tenant.
- VII. All sale items must be sold inside the property.
 - a. Sale items are not to be visible from the outside (except for items located on a deck, patio or area in the not visible from the back of the home.
- VIII. Gate Attendants will be advised that no entry will be permitted before 10 AM or after 2 PM on the day(s) of the sale. No exceptions.
- IX.
- X. Any Owner or authorized agent who fails to adhere to these rules will be subject to an immediate fine of \$250 that will be added to the quarterly assessment of the Estate Sale/Estate Downsizing Owner. Multiple infractions may result in multiple fines.