

PARADISE HARBOR PROPERTY OWNERS' ASSOCIATION

RULES AND REGULATIONS

Actions of the Board of Directors of the Paradise Harbor Property Owners Association, adoption and approval of the following Rules and Regulations on August 16th, 2022.

In accordance with NCGS 47F-3-102 Item 1., the following Rules and Regulations have been written and adopted by members of the Board of Directors on behalf of the Paradise Harbor Property Owners Association, Inc.

The items listed herein are meant to do the following.

1. Clarify and, in some cases embellish or extend, certain elements of the Paradise Harbor governing document that include its Covenants, Rules and Restrictions (CCR), Bylaws and Articles of Incorporation.
2. Provide additional measures to address situations or actions that are not specifically mentioned or implied in the governing documents but that are concerns to residents.

All Items listed below are reflections of a desire to maintain the Architectural & Aesthetic Vision for the Paradise Harbor Community as a whole.

Paradise Harbor Architectural & Aesthetic Vision Statement

Paradise Harbor is graced with beautiful rolling hills, tall and varied trees, a variety of resident wildlife, and the beautiful shoreline of Lake Rhodhiss. The initial layout and development of Paradise Harbor recognized the inherent value of these attributes and has sought to preserve them by minimizing traditional impacts from development such as above ground utilities, sidewalks, streetlights, street curbing, and other intrusions, while encouraging an outdoor lifestyle where all neighbors can enjoy the natural surroundings in its minimally disturbed state.

The Architectural Review Committee (ARC) is sanctioned with ensuring that the aesthetic vision of Paradise Harbor is realized in the initial design & construction, improvements & modifications of all structures and associated landscapes. This diverse and talented group of dedicated volunteers have the full support of our community in stewarding the beautiful natural environment we live in and overseeing all processes of development so that we protect the natural beauty and our capital investments in this place we call 'home'.

Custom homes of high-quality construction and architectural design are tantamount to the Paradise Harbor lifestyle and protection of property values. All ARC processes are designed to facilitate the use of quality builders, quality materials, and quality landscape design. Cutting corners and skirting regulation is highly discouraged as is any unnecessary or unauthorized environmental disruption. While specific home styles are not specified, designs that blend with the natural landscape are strongly favored.

PHPOA R-01

CCR Source: Article IV, Sect E 1-4 & Sect 15 – “**Accumulation of debris on property.**”

Littering Expanded

1. This statement includes PH lots in all states from unimproved, to containing occupied dwellings. Debris is defined as all materials that are deemed not to be aligned with the Paradise Harbor Architectural & Aesthetic Vision Statement
2. This includes Littering on construction lots and litter deposited along our roads by anyone.

PHPOA R-02

CCR Source: Article V, Sect C & Article VI Sect 21: “**Removal of trees in excess of 6 inches at ground level prior to approval.**”

Measuring Tree Diameter:

1. To adopt a generally accepted convention for tree measurement, trees must be measured using the standard of Diameter at Breast Height (DBH), not ground level. Approval is still a requirement for this item.

PHPOA R-03

CCR Source: Article VI, Sect 1 – “**Lots used for Residential**

purposes” Topic: Short Term Lease or Rental

1. This rule and regulation, in 3 below, will not apply to PH properties already rented before the adoption date. However, Properties that fall into this category shall be required to adhere to the following requirements:
 - a. By virtue of the rent or lease in PH the tenet agrees to abide by PH CCRs, Policies & Rules & Regulations
 - b. Each new renter/lessee Name, Phone number and rental dates shall be provided to the POA.
 - c. Every rental or lease by a different tenant (even if it is the same tenant from a previous rental or lease) shall require that the tenant be issued a FOB, purchased, and

provided by the property owner, or a new unique gate code issued by Paradise Harbor (PH) POA for each new renter/lessee.

- i. Loss of a FOB must be reported to POA so it can be deleted from database and a replacement.
procured at property owner's expense.
 - ii. Renters gate codes will be deleted the day after the tenants stay.
 - d. This exemption will remain in effect until these properties are sold, or new deeds are issued, after which said property shall abide by rules stated in paragraph 3 (a), (b), and (c) below.
2. Unimproved Lots in PH shall not be rented or leased at any time.
3. Paradise Harbor was designed to be, and currently is, a residential community. All policies set forth in the Covenants, Conditions and Restrictions (CCR) document were designed to enforce residential, single-family living. All access and security measures in our gated community are established to limit access to, and provide reasonable security for, families who visit their lots or build homes that they own and who act as the sole occupant. As such:
 - a. Except for properties meeting criteria in 1. above, the use of any property on any lot within Paradise Harbor boundaries shall not be used for Short Term Rental or Lease at any time.
 - i. **Short Term Rental or Lease** is defined to be: The payment for use of a privately owned PH house/structure by persons other than the deeded owners for any time period less Ninety (90) contiguous days.
 - b. Completed homes may be leased or rented to persons other than the deeded owner for not less than Ninety (90) contiguous days. No home/structure shall be rented for boarding house, bed and breakfast, hotel, or other transient residential purposes, which for purposes of this provision, shall be defined as a rental for any period less than Ninety (90) contiguous days. In those cases, for allowable lease or rent only the entire portion of the residence shall be rented to a single tenant and their family or friends.
 - i. All leases or rentals must be in writing with a responsible adult tenant (21 years or older) named on the lease.
 - ii. That rental or lease agreement shall be provided to the PH Association and must give written notice to the Association for their intent to rent/lease their homes, 15 days in advance of the tenants' use, or occupation, of the property. Tenant contact information shall be provided as well.
 - iii. Lot owners must provide Renters or Lessees a copy of the Covenants and Rules and List of Violations. By virtue of their renting in PH tenants are obligated to comply with all aforementioned documents and the policies they contain.
 - iv. Lot owners are fully responsible for their tenants' activities while the tenants are residing in Paradise Harbor.
 - v. Pooling and/or sharing of rental property by multiple tenants (at one

time or over time) is strictly prohibited.

- c. Owners of PH properties that are rented or leased under (b) above are required to provide tenants with a unique PH Gate Code, issued for the new tenant by PH, or a FOB purchased from PH by the deeded owner or entity. Lost FOBs must be replaced by property owner at their cost.

PHPOA R-04

CCR Source: Article VI, Sect 20 – “**Billboards or signs of any description upon any lot.**”

Construction Signs:

1. Realizing the general practice for many home builders to place a sign on a lot during construction the following allowances are made:
 - a. Builders’ signs may be placed on a lot no earlier than 2 months before the start of construction.
 - b. Builders’ signs may remain on the site during construction and must be removed no later than 2 months after the Certificate of Occupancy has been issued to the owner.
 - c. No subcontractor signs of any kind are to be displayed on the lot or structure before, during or after completion of construction.

PHPOA R-05

CCR Source: Article VI, Sect 14 (d) & (e) – [**Dog restrictions**]

Removal of Pet Waste:

1. All dog owners must remove their pets solid waste from all common areas in Paradise Harbor. This includes the Marina, all road shoulders, and the areas at the entrance around the shack and between East and West gates.
2. The waste must be discarded in appropriate containers and not in community trash. If repeated offences are identified penalties may be levied on owners.

The Following Rules and Regulations appertaining to the Paradise Harbor Marina Club Charter Document and the General Rules and Regulations of the use of and access to the Boat Slip Area, by Actions of the Board of Directors of the Paradise Harbor Property Owners Association, do hereby adopt and approve of the following Rules and Regulations on November 16th, 2023.

PHPOA R-06

CCR SOURCE: ATICLE IV AND VII Covenants for Assessment, Boat Slips

Paradise Harbor Marina Club Charter

Subject: Paradise Harbor Marina Club Charter

Article I Purpose

The Paradise Harbor Marina Club's (PHMC) objective is to provide all PH property owners with the opportunity to access and utilize the PH Marina facilities (the Docks & Piers) while removing any financial encumbrance to those who choose not to participate.

Article II Membership

1. All Boat Slip lot owners would automatically be members of the PHMC for no additional fee.
2. All PH property owners would be eligible for membership - a small annual fee (1/3 of boat slip annual fee) would be required.
3. All fees would go towards Boat Slip Area and PHMC expenses.

Article IV Member Privileges

1. All PHMC members would have pedestrian access to the docks & Piers and temporary mooring privileges at the end of the piers (no overnight mooring).
2. PHMC Members would have access to all PHMC services.
3. PH Property Owners Association (POA) member access to the Marina Park would not be affected.

Article V Paradise Harbor Marina Club Services

The PHMC could provide services to its members including, but not limited to, a Boat Slip Rental service, PHMC merchandise, kayak storage & launch facilities, and vender discounts from local vendors, etc. All proceeds would go towards Boat Slip Area and PHMC expenses.

Article VI Club Management

A temporary Launch Team Committee has been formed to develop the parameters of The PHMC including, but not limited to, management structure, Rules and Regulations including an enforcement plan, initial services to be offered, compliance to POA governing documents, and an implementation schedule. The Launch Team's primary objective would be to get the PHMC working as a fully functional organization before turning it over to the permanent management team.

Article VII Club Annual Approval or Termination

1. The license is not automatically renewable, as it is subject to annual approval of the Boat Slip Committee and the PH Board of Directors to continue the PHMC.
2. The PHMC will be discontinued if Duke Energy does not renew the Marina Lease.
3. The Marina Club will be discontinued if the program is abused or if membership falls below 10 members for two consecutive years.

PHPOA R-07

CCR SOURCE: Article VII **Boat Slips**, Section A, A-1, C, D, E, F, and G; Article VI **General Use Restrictions**, Section 20

Subject: Boat Slip Area

1. The Boat Slip Area is defined as the boat slips, the docks and piers, and the gangways or stairs constructed to access the docks and piers. These rules do not affect the use of the Marina Park which is all of lot 204 to which the boat slip components are attached.
2. Only members of the Paradise Harbor Marina Club (PHMC), and by inclusion all boat slip owners (BSO's), the member's family that reside with the member, and the member's overnight guests, shall be allowed to use the Boat Slip Area.
3. All boat owners that use the Boat Slip Area for mooring a boat must sign and submit a Paradise Harbor Release of Liability form.
4. All boats using the Boat Slip Area must have a current Paradise Harbor decal.
 - a. Upon request, all PHMC members, and by inclusion all Boat Slip Owners, will receive a PH decal for their boats.
 - b. To receive a decal, the member must submit and have an approved PH Boat Registration form for the boat receiving the decal. Boat registration will require an NC boat registration number and proof of liability insurance for the boat being registered.
 - c. These decals must be displayed on the side of the boat and visible from the docks when moored at the end of the pier.
 - d. All Boat slip renters will receive a temporary PH decal. To receive a decal, proper documentation (agreement between the BSO and the renter), including compliance to section 3 and 4b above, must be submitted to the Boat Slip Committee (BSC). All renters must be Paradise Harbor property owners.
5. Only Boat Slip Owners, or other PH lot owners, in accordance with these Rules and Regulations, designated by the BSO to use their boat slip, can moor their boat in their designated slip.
6. All PHMC members are permitted daytime mooring (5AM to 12AM) of their boats at the end of each pier. No overnight mooring permitted.

7. All PHMC members will secure boats using properly rated mooring lines. It will be the boat owner's responsibility to verify that their boat is securely tied to the dock cleats.
8. Running, skateboarding or engagement in "horseplay" in the Boat Slip Area is prohibited.
9. Boarding boats moored in the Boat Slip Area by unauthorized persons is prohibited.
10. No swimming/diving from the Docks or Piers. Swimming is allowed from the Marina Park shoreline.
11. All PHMC members, and by inclusion all BSO's, will show proper respect of each other and all properties. No abusive behavior or language is permitted.
12. Members shall not post or permit posting by any persons or firms, upon their boats or slips, except with approval in writing by the PH Board of Directors, any signs soliciting services of other property (real or personal) including the sale of a boat or boat slip.
13. Enforcement of these rules is the responsibility of the Boat Slip Committee and the Paradise Harbor Board of Directors. Any violation of these rules should be reported to the Boat Slip committee (BSC). Confrontation should not be taken by Boat slip owners or PHMC members with the violators.