

RIVER REACH RULES AND REGULATIONS

This is a summary of the HOA Legal Document and is not intended to be complete nor inclusive.

It is the intent of the elected Board of Directors of River Reach Homeowners Association to promote the rights of the community. To promote the safety of residents, to provide for the quality of life expected, and to maintain the value of the property.

SECTION ONE

The following Rules and Regulations have been adopted by the Board of Directors for the River Reach Homeowners Association in accordance with the Declaration and By-Laws to promote harmony within the community and to promote the safety and welfare of all residents and maintain an acceptable quality of life.

The rules shall apply to all property owners, their residents, family members, occupants, agents, visitors, employees, and all guests. The rules shall be enforced by the Board of Directors in accordance with applicable covenants and by-laws.

In establishing and maintaining the Rules and Regulations, the Board shall make every effort to ensure that they do not affect the unit owner's rights to enjoyment of reasonable and unrestricted use of their property and privileges of ownership.

The Rules and Regulations may be modified, repealed, or amended at any time by resolution of the Board of Directors when deemed necessary in the best interest of the unit owners/residents and the community.

The authority for a Board to create rules and regulations (on any specific matter) is either expressly authorized by the Declaration or reasonably inferred from it.

SECTION TWO

This is a summary of the River Reach HOA rules and regulations contained in the documents. It is not intended to be complete nor all inclusive. For further clarification refer to the official documents. This is to respond to frequently asked questions and issues considered important by the HOA Board.

Any damage to the buildings, grounds, or other common areas by any owner, guest, tenant, family member or pet shall be repaired at the expense of the unit owner. This charge will be assessed to the unit owner. Unit owners are responsible for the actions of their guests, tenants, family members and pets, and shall be held accountable for any damage or on-going violations of the rules.

1. The HOA is responsible for:

- Painting the exterior of homes on a periodic basis.
- Roof maintenance and replacement. NOTE - roof leaks and repairs from named storms that create insurable events and not the responsibility of the HOA.
- Landscaping, mowing, tree, shrub, and mangrove trimming. Also, plant, sod, mulch replacement and irrigation maintenance and replacement as needed. It is not legal for homeowners to trim mangroves.

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- Pool cleaning and maintenance is performed weekly. The HOA is NOT responsible for repair of pool and pool equipment.
- Gate maintenance, canal rip rap maintenance, and streetlights.

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- Any repairs or maintenance on homes performed by vendors, neighbors or board members that are not covered by the HOA Covenants is the responsibility of the homeowner. For home maintenance that is the responsibility of the HOA we require and insured and licensed vendor. Such as roofs and painting and maintenance of exterior walls.
2. Each Owner of a Lot shall maintain his or her Lot in a neat and attractive condition in accordance with River Reach Estates, the Community Wide Standards and Governing Documents
- **“Community Wide Standards”** shall mean the standards of conduct, maintenance, or other activities generally prevailing throughout the River Reach community.
3. Duty to maintain insurance.
- Property - By virtue of taking title to a Lot subject to the terms of the Declaration, each Owner covenants and agrees with all other Owners and with Association that each Owner shall carry blanket all-risk property insurance on the Lot(s) and structures constructed thereon in an amount sufficient to cover one hundred percent of the replacement cost of any repair or reconstruction in the event of damage or destruction from any insured hazard.
 - Public Liability Insurance – Each owner covenants and agrees to carry public liability insurance on the Lot(s) structures constructed thereon with limits of not less than one million dollars per claim and one million dollars aggregate covering their Lot(s).
4. Owners may not plant or remove trees and shrubs without HOA approval. Once a request is submitted it may or may not be approved. Please submit online with drawing and/or picture attachments if possible. Fruit trees are prohibited.
5. Boat lift roofs are prohibited.

Section 10.25 Boat Docks. No improvements, additions, equipment, storage lockers or modifications shall be made to any boat docks without the approval of the Association.

6. Modification of roofs must be approved by the Architectural Control Committee and voted on by the Board of Directors.

Section 6.1 (J) Pressure cleaning, maintenance, repair and replacement of roofs of residences on individual Lots on a periodic basis, in accordance with a schedule determined by Association.

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7. Changes to the homes or lots that are not landscape related also require approval from the BOD.

8. Oversized vehicles may not be kept on property except for loading and unloading. The vehicle is oversized if it cannot be parked in the garage. All vehicles for commercial purposes with signs on them are not permitted.

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9. To comply with **Section 10.6** the board has determined the most effective option is that all trash containers be kept in the garage when not at curbside for pickup.

10.6 Trash. Each Owner shall provide suitable receptacles for the temporary storage and collection of such refuse and all such receptacles shall be screened from the public view and from the wind and protected from animal and other disturbances.

10. Except for holidays such as Halloween or Christmas all exterior decorations need HOA approval.

11. All common areas to be sole responsibility of the HOA.

12. Noise levels 10 PM to 7 AM. The city considers noise levels over 45 decibels unlawful. The HOA defines this as quiet time.

13. Owners may lease their property no more than twice a year and lease agreement to be approved by HOA. Tenants must comply with all HOA rules and regulations. Owners may have pets, but tenants may not. Dogs are to be leashed including on your own property. Nuisance dogs should be reported to the HOA and can be required to be removed if circumstances merit.

14. **Section 11.9 Removal of Non-Conforming Improvements:**

The Association after reasonable notice to the offender and to the Owner, may remove any improvements constructed, reconstructed, refinished, altered, or maintained in violation of these covenants, and the Owner thereof shall forthwith reimburse Association for all expenses incurred in connection therewith.

15. **Warning Notice**

- Violations of the Covenants in the Declaration or the Rules and Regulations will be communicated to the homeowner with a warning notice that allows 7 days to remedy the situation.

16. **Violation Notice**

- Violation of the Covenants in the Declaration or the Rules and Regulations after the Warning notice period will be communicated to the homeowner with a **Violation Notice** that allows 14 days to remedy the situation. After that time frame another notice will be sent and a \$100 fine will be levied. If there is no remedy after another 7 days, the fine will be \$100 a day until the maximum of \$1,000 is levied.

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17. **Section 6.5 of the HOA Covenants states:**

Rules and Regulations. Association through its Board of Directors may make and enforce reasonable rules and regulations governing the River Reach Estates project, which rules and regulations shall be consistent with the rights and duties established by this Declaration. Sanctions may include reasonable monetary fines which shall constitute a lien upon the Owner's Lot or Lots and suspension of the right to vote and the right to use any recreational facilities (if any) on the Common Areas, and exclusion from River Reach Estates of any contractor, subcontractor, agent, or other invitee who fails to comply with the provisions of such rules and regulations. The Board shall, in addition, have the power to seek relief in any court for violations or to abate unreasonable disturbances. Imposition of sanctions shall be subject to the procedures for disciplinary action provided in the By-Laws of the Association. Fines shall constitute Individual Assessments subject to the lien rights provided in this Declaration.