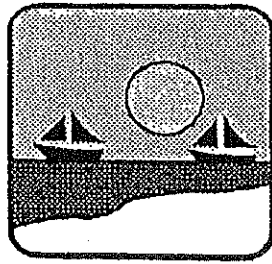


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HIDDEN HARBOUR RULES & REGULATIONS HANDBOOK

Hidden Harbour Condominium Association
PO Box 953
Holland, OH 43528

Revised 8/2013

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INTRODUCTION

It is a goal of the Board of Managers to provide Hidden Harbour condominium owners with a handbook that simplifies and condenses some of the most common concerns and questions relating to rights and responsibilities of unit owners. This handbook has been revised, effective August, 2013, and supercedes all previous handbooks.

The information is taken from the Association By-Laws, the Declaration of Condominium Ownership, and minutes of past Board action.

This in no way attempts to be complete or to replace any of the above. Each unit owner should have received a copy of the Association By-Laws and Declaration at the time of their unit closing and should become familiar with these documents. These documents can be obtained from your title company.

Condo living is different from single family home ownership. All condo developments have such documents which are essential to protecting the privacy and well-being of unit owners as well as the value of each owner's investment. The use of common courtesy and the Golden Rule of "Do unto others...." make for good neighbors and a pleasant neighborhood.

ADMINISTRATION OF THE ASSOCIATION

A Board of Managers is elected at the annual meeting of the Association in December of each year. The seven-member Board is responsible for all business and operation of the Association.

Board members must be unit owners. The Board members are volunteers who spend a great deal of personal time and effort on behalf of the unit owners and receive no compensation for their services. The term is one year. There is no limit on the number of terms a member may serve.

VOTING RIGHTS AND COMMON AREA OWNERSHIP

1. Each unit is entitled to **ONE** vote regardless of the number of owners of the unit.
2. The weight of that vote is determined by the percentage of interest in the Association, based on square footage of each unit.
3. Computation of monthly fees and assessments, and percentage of ownership in the common areas, is also based on square footage of each unit.

MONTHLY FEES

The Association can't operate unless it collects condo fees from everyone. Monthly fees paid by each unit owner are levied by the Board of Managers based on the financial needs of managing and maintaining the condo development with guidelines as stated in the Declaration.

1. Fees are due the **first day of each month**. Checks are payable to Hidden Harbour Condo Association and are to be mailed or placed in a drop box attached to the garage wall of the Board Treasurer. Late fees go into effect after the 10th of the month:
 - a. **\$15.00** – if paid during the 11th thru 19th of the month
 - b. **\$20.00** – if paid during the 20th thru the end of the month
 - c. **\$25.00** – if paid after the 1st of the following month
2. Failure to pay monthly fees or special assessments in a timely manner will result in a lien being placed on the defaulting unit and privileges may be withheld.
3. Special assessments may be levied as necessary to operate and maintain the condo development.

SERVICES PROVIDED BY THE ASSOCIATION

1. **Exterior building maintenance and repair**, including roofs and eaves.
2. **Roadway maintenance** of the west entrance, Hidden Harbour Drives East and West, driveways, guest parking spaces and walkways. Note: East Shoreline Drive is not the property of the Condo Association and is not maintained by this Association.
3. **Street lights and mailbox repair**
4. **Landscaping**, mowing, once-a-year bush and shrub trimming, professional tree trimming and removal when necessary, street-side weeding and other common ground areas, mulch and fertilizer, spring and fall maintenance of sprinkler units.
 - a. There are six separate areas in the sprinkler system and you are to report to the Board any problems relating to the sprinkler system, such as re-direction of spray, damaged heads, etc.
 - b. Even though unit ownership does not include shrubs and trees in any common area, including immediately adjacent to the buildings, the Hidden Harbour Association has encouraged individual gardening that enhances the overall appearance of the development. *However, flower beds are not be enlarged to extend into lawn areas, and changing or removing existing plantings must have written approval of the Board to protect the investment of all owners who pay taxes on and have an interest in the common grounds.*
 - c. The current practice is for the unit owners to weed those flower beds adjacent to their unit.
5. **Weekly refuse pickup** on Wednesday morning. Trash should be put out at "curbside" no more than twelve hours before pickup. This is to eliminate unsightly piles left for several days as well as to prevent trash blowing throughout the development. There is three-bag limit per pick-up.
 - a. The carrier, Stevens Disposal, has explained when to expect a pickup delay due to holidays. If the national holiday falls on a weekend, the pickup will not be delayed. If the holiday falls during a weekday, then pickup will be delayed one day. National holidays are: New Years Day; Memorial Day, July 4th, Labor Day, Thanksgiving, and Christmas Day.
 - b. If you have large items to pick up, call 800-779-0344. Large item pickups need to be scheduled and prepaid by the owner.

6. **Insurance** on buildings, liability insurance for common areas and bonding for the officers of the Board.
7. **Snow Removal** when accumulation is approximately 2" or more.

RESPONSIBILITIES OF UNIT OWNERS

1. To maintain, repair and replace all portions of the internal portion of their unit, and all internal and external installations such as appliances, heating and cooling, plumbing, electrical and alarm systems, and television cable hookups. Refer to Declaration, Article III, Section A for definition of areas owned by individuals.
2. To maintain, repair or replace patios, decks, windows and doors relating to their unit. When repainting of exterior surfaces of doors is necessary, color approval must be obtained from the Board. Refer to Declaration, Article III, Section B for definition of "common areas for exclusive use of unit owner".
3. Replacement of skylights and windows is the responsibility of the unit owner, however, written approval of the timing of replacement and the design of the skylight or window must be obtained from the Board to protect the integrity of the common property roofs and structures.
4. To perform such responsibilities in a manner that does not disturb other unit owners.
5. **NOT** to paint or otherwise decorate or change the appearance of any portion of the building not within the interior walls of the owned unit unless written approval is first obtained from the Board. Storm doors are permitted and must conform with exterior regulations.
6. **NOT** to make any alterations in the owned unit, or the building in which the unit is located, which are to be maintained by the Association or that jeopardize or impair the safety or soundness of the building without written consent of the Board.
7. Each owner must maintain, repair and replace at their personal expense, all portions of the common areas and facilities which may be damaged or destroyed by his/her own or their guest's actions or neglect. (This includes damage to drives or roadways caused by leaking oil or other chemicals from vehicles).
8. Ceilings and interior walls of porch additions are the responsibility of each owner and must be maintained as necessary to protect the exterior of the buildings and to protect the appearance of the development.
9. Any alterations must not restrict the lake view of their neighbors and must be submitted to the Board for prior approval.

10. All requests and complaints must be submitted in writing to the Secretary of the Board.

REGULATIONS AND RESTRICTIONS

1. Each unit shall be used as a residence for a single family and for no other purpose.
2. A unit owner shall not cause or permit anything to be hung or displayed on the outside of windows or placed on the outside walls of any building.
3. No more than two pets, such as dogs, cats or other household pets may be kept in any unit. No pet or other animal shall be allowed in any portion of the common areas unless on a leash under the control of a responsible person. Owners must clean up after their animals. Pets should not be allowed to create a nuisance or disturbance to others.
4. No noxious or offensive activity shall be carried on in the family unit or in the common areas and facilities, which may be or may become an annoyance or nuisance to other owners or occupants. **NOTE:** For example, wind chimes were declared a nuisance several years ago and wind chimes are not allowed in any area where they may be heard by other residents.
5. No clothes, sheets, towels, or laundry of any kind or other articles shall be hung out or exposed on any part of the common areas or limited common areas.
6. There shall be no storing or parking of personal property on any part of the common areas, including all grass surfaces, including but not limited to such things as paddle boats, kayaks, canoes or other one- or two-person boats, toys, lawn games, lawn chairs, benches, lounges, Ponderosa high back chairs or similar, any vehicles, campers, boats, commercial trucks, RV's, trailers or tools of any kind.

Lawn chairs, benches, Ponderosa type chairs can be used on common areas, but should be removed to owner's deck when not in use so that they do not interfere with lake views or lawn mowing.

7. Pontoon boats may be kept temporarily in the driveway for cleaning prior to or after removal from the lake.
8. All drapes or window coverings used in units that can be seen from the outside shall be white in color or be lined in white.
9. Use of the common areas and facilities shall be in a manner that will not restrict or interfere with or create noise that will detract from the enjoyment of other unit owners.

10. When planning a party or social event that will require an unusual amount of car parking, noise and use of the common grounds, permission should be requested from the Board in writing, well in advance.
11. Fireworks, or discharge of any weapons of any kind (including airguns, starter guns, or gun with loud blanks) is not allowed anywhere on the property.
12. Limited common areas (decks) are intended for the use of deck furniture (chairs, tables, grills and approved fire pits). Hot tubs are not allowed. Porches are not allowed to be added. Any alteration to the physical structure of the deck, i.e. shape, size or color requires Board approval.
13. Awnings can be ordered from SunSetter Awnings (Phone: 1-800-876-2340). They offer both manually operated and electrically motorized, retractable awnings from 9 ft. to 20 ft. wide and as much as 11 plus ft. deep. They must be Blue (Navy) striped in design and color, similar to other condo owners' retractable awnings.

NOTE: The awnings must be installed on the exterior walls and should not be installed on the roof as it negates our roof warranty should a leak be created.
14. Overhead garage doors should be kept closed except during times of ingress and egress.
15. Parking areas throughout the complex are for guest parking only. Residents are not to use these areas.

LAKE REGULATIONS

1. Please do not feed the waterfowl. It encourages them to come up into the yards.
2. Swimming is permitted during daylight hours at your own risk. Children must be closely supervised in the water and on the docks.
3. Only canoes, row boats, paddle boats, kayaks and sailing craft (limited to 18 feet) and pontoon boats (limited to 24 feet) with electric motors are allowed on the lake. Boats and other craft should be brought in and taken out once per season.
4. No one is permitted to bring their boats, which have been used in other bodies of water, for use on this lake due to possibility of contamination of our lake.
5. Fishing is permitted (when unit owners are home) and no license is required for unit owners and their guests. Fishing Regulations are distributed each spring.

6. Dumping of anything in the lake (including cigarette butts) is strictly prohibited. Rocks (rip-rap) along the water's edge are for shoreline retention and must not be disturbed. Do not throw these rocks into the lake.
7. Access to the lake is only by areas designated by the Association.
8. Small boats and flotation devices must be secured properly when not in use to prevent being blown away.
9. Use of watercraft on the lake is at the owner's risk. The Association is not responsible for loss or damage. Owners are responsible for carrying the proper insurance protection.
10. A Lake Committee, consisting of three representatives from each of the Condo Owners' Association and the Homeowners' Association, meets regularly to monitor the quality of the lake and to discuss items of mutual concern. They periodically distribute Rules and Regulations covering lake activity. A current copy of the LAKE ASSOCIATION RULES AND REGULATIONS can be found on page 12.

IMPORTANT NOTE: If you notice any suspicious persons or activity in the Hidden Harbour Condo area, dial 911. Tell them this is a "non-emergency" call and report the situation. Do not wait to notify a Board Member....take action at once.

REPLACEMENT OF THE SHRUBS ADJOINING CONDO UNITS

1. Maintenance of shrubs adjoining living units, including replacement of same, is the financial responsibility of the unit owners.
2. Replacements should be of the same or similar kind when possible.
3. The shrubbery will be trimmed by the landscaping firm once each year – late June to mid-July - after the yearly growth spurt.
4. Trees will be maintained by the Association, including replacing dead or damaged trees when deemed appropriate and financially feasible.

FIRE PITS – CHIMINEAS

The Hidden Harbour Board voted to allow the use of portable chiminea and fire pits based on the following requirements:

Portable fire pits have a metal approximate 30-36" bowl with a removable screen cover and stands on three legs. You can find good quality ones at the Big Box stores (Home Depot, Lowes, Menards, Andersons and local fireplace retailers). They also have rubberized concrete pads available about 30"x 36" for protection on wood decks.

GENERAL REQUIREMENTS AND RULES FOR USE

1. Should always be attended, with an available fire extinguisher, water hose or water pitcher. Chiminea embers can be a problem (having no screen on the top of the chimney) with an excessively large fire.
2. Should be used "safely" away from bushes, trees and combustible exterior walls and trim – approximately 8-10 feet.
3. Always use with dry wood (no bark), manufactured logs, or the wood bundles you can buy at retail grocery or home center stores.
4. Fire pits with liquid propane tanks are also acceptable.
5. Common sense
 - a. Don't burn during high winds.
 - b. Make sure fire/coals are fully extinguished before leaving.
 - c. If burning causes excessive smoke, stop burning until wood is dry.
 - d. Always burn with the screen cover on.
6. If used on the grass area near your deck, please replace it on the deck after use.

Personnel at the Crissey Road Fire Station said that they are not aware of building fires caused by Portable Fire Pits. However, they are aware of fires caused by open circular pits which do not have covers.

Any questions regarding the use of the above, please contact a Hidden Harbour Board Member for clarification.

DOCK POLICY

1. All new dock installations must be built per Hidden Harbour Dock Construction Guidelines. Installation must have prior Board approval as to location of the dock and the Board will supply new diagrams and information provided by the manufacturer. The docks will become the property of the Association once they are installed.
2. The Board of Managers will regularly evaluate all wooden docks and require the removal of said docks if they are deemed unsafe or unsightly. The removal will be at the expense of the Association.
3. When a unit owner purchases a dock space, built in accordance with the current dock standards established by the HHCA in 1999, such dock shall be used by such owner and said use shall be transferable to any subsequent purchaser of owner's unit, until such time as it becomes necessary to share dock space with another resident.
4. If one unit owner purchases an entire dock, he must relinquish half of the dock to another owner, if said unit owner so desires usage of half the dock. That unit owner has to be willing to pay for half the purchase price of the dock. The docks can only be used by Hidden Harbour Condo Association members.
5. All *new docks* will be installed in the spring, when weather permits, and removed in the fall, at the expense of the Hidden Harbour Condo Association.
6. The owners of each dock will be registered in the Condominium records.
7. Boats must be safely docked so as not to damage other boats in rough weather. Damages created to other boats due to unsafe docking will be your responsibility. Beaching of boats as a substitute to docking is not permitted. No boats can be stored on the lakeshore.
8. Bow lights are to be used only for docking a boat – they are not to be used as running lights or headlights.

LAKE ASSOCIATION RULES AND REGULATIONS

STATEMENT OF OBJECTIVES

These rules are put forth to inform all Hidden Harbour Residents about the various issues that are important regarding our Lake. They are presented to each resident for the express purpose of providing a positive environment where all residents can enjoy the lake to its fullest. It is in the best interest of all residents to preserve and maintain the pristine nature of a valuable asset to each one of us and to the community as a whole.

GENERAL

1. All Hidden Harbour (HH) lakefront home and condo owners shall have the right to use HH Lake for recreational purposes including boating, fishing, and swimming.
2. All Hidden Harbour home, villa, and condo owners not on lake property, except for owners in Plat VII (Moon Lake), shall have the right to use the HH Lake from the Baja for walking, swimming, and fishing.
3. All uses of HH Lake by any home, condo, or villa owner shall be at the sole risk of such owner. All HH residents are required to inform their family and guests of the Hidden Harbour Lake Association (HHLA) rules and owners assume full responsibility for the consequences of the actions of their family and guests while the same are using any part of HH Lake property.
4. Non-swimmers and young children should wear a life preserver in and near the lake.
5. Be courteous to fellow residents when boating or using the Lake during early morning or late evening hours as sounds carry over water.
6. Residents are prohibited from feeding any waterfowl.
7. Residents shall not introduce any new wild or domesticated animal life to the lake or to the Baja.

LAKE

1. Under no circumstances shall any resident have the right to diminish, control, or affect the lake level, volume or amount of water located in HH Lake. This includes prohibition against tampering or destroying any devices currently installed to control the lake level.
2. Keep the lake and surrounding areas clean.
3. Fishermen are required to comply with the Annual Fishing guidelines.

4. No one shall permit any discharge or erosion of soil, dirt, sediment, or other materials into HH Lake. Never put debris, grass clippings, or any foreign matter into the lake.
5. Be extra careful when using chemicals, fertilizers, or pesticides to insure that none get into the lake. Washing of boats, pets, or other owner property with any detergent soap(s) in the lake is prohibited.
6. The HHLA shall take all reasonable measures to insure that the level of HH Lake and its shorelines are adequately protected against erosion and/or deterioration.
7. Lakefront residents shall obtain prior approval from the HHLA for dock and shoreline modifications.

BAJA

1. Quiet hours are from dusk to dawn. Its use after dark is limited to HHLA approved functions. If any problem arises, the Sheriff's Department should be called at **419-213-4941**.
2. **Only owners of HH homes, condos, and villas and their accompanied guests (except for owners in Plat VII, "Moon Lake") may use the Baja.**
3. Pedestrian access to the HH Lake by lakefront lot or condo owners shall be via their own individual lot or common area or the Baja. Pedestrian access to the HH Lake by non-lakefront residential lot or non-lakefront villa owners shall be limited to the Baja.
4. Dogs are required to be on a leash not longer than 6 feet. Owners must immediately clean up after them.
5. The Baja beaches are not supervised by lifeguards. You are responsible for your own safety. All children under age 19 must be supervised by an adult.
6. The boat ramp is not to be used for fishing, swimming, or any other recreational activities. Use the Baja beaches.
7. Vehicles are not allowed on the Baja, except to launch and reclaim watercraft. There is no parking on nearby roads or grounds, or vehicles will be towed.
8. Keep the area clean of debris. Open fires are not permitted except for cooking grills. The Baja is to be left in its natural state with no littering or disruption of trees or wildlife.

9. The combination code on the north Baja gate lock is for the exclusive use of the above stated residents. Giving out this combination to other non-residents is strictly prohibited.
10. Timber Ridge residents are restricted to the Timber Ridge side of the pond (the side across the pond from the Baja).

BOATING

1. Only HH lakefront lot or lakefront condo owners may place permitted watercraft on the lake.
2. All boats must have working nautical lights after dark. Do not use boat-docking lights after dark except to dock boats.
3. No watercraft may be placed on the lake if it has been in a different body of water without written permission from the HH Lake Association. Foreign fish and other species, like zebra mussels, will contaminate and foul the lake.
4. No watercraft shall exceed 24 feet in length. Only battery operated motors are allowed.
5. This is a **"NO WAKE"** lake to preclude damage to moored boats and to minimize shore erosion.
6. As a courtesy to lakefront home and condo owners, boaters, and fishermen must **keep at least 50 feet from the shoreline, boats, or dock structures**. Also, use extreme caution when casting any fishing lines near people, the shoreline, docked boats, and other boaters.
7. Standard boating policy is that power boat must yield to swimmers and non-powered craft. Special care should be taken when approaching Baja beaches and the sandbar.
8. The cove channel is a navigational right-of-way. No stopping or anchoring in this area. Boats should enter the cove area on the east side of the channel and exit the cove on the west side of the channel. **ABSOLUTELY NO WAKE WHATSOEVER IN THE CHANNEL!**
9. Watercraft or trailers must not be stored or parked on the grass, driveway, or street. Major repairs must be made away from Hidden Harbour property.
10. No jet skis, all-terrain vehicles, snowmobiles or gas or diesel motorized vehicles or watercraft of any kind shall be used on HH Lake, regardless of season.

HIDDEN HARBOR PROPERTY RESPONSIBILITIES

Item #	Component Description	Association		Owner	
		Maintains	Replaces	Maintains	Replaces
1	Boat Dock			X	X
2	Dock Outlets	X	X		
3	Dock Light Fixtures			X	X
4	Porch / Decks			X	X
5	Exterior Light Fixtures & Sensors			X	X
6	Walks & Driveways	X	X		
7	Walkway Light Fixtures			X	X
8	Streets	X	X		
9	Street Lighting	X	X		
10	Roofs	X	X		
11	Roof Vents	X	X		
12	Building Exterior Siding	X	X		
13	Exterior (Entrance) Doors			X	X
14	Entrance Door Locks, Handles & Hinges			X	X
15	Windows			X	X
16	Lawns – Mow, Fertilize & Edge	X	X		
17	(Replace as needed) Trees – Prune, Spray & Remove	X	X		
18	Shrubs – Trim & Spray	X	X		
19	Gardens – Mulch (when affordable)	X	X		
20	Gardens – Weed			X	X
21	Interior Walls			X	X
22	Interior of Building			X	X
23	Appliance Vents			X	X
24	All Appliances			X	X
25	Garage Interior			X	X
26	Garage Doors (Panels)	X	X		
27	Garage Door Openers & Mechanisms			X	X
28	HVAC Unit – Heating / Cooling			X	X
29	Water Heater			X	X
30	Exterior TV Cable	Cable Company involved			
31	Interior TV Cable			X	X
32	Exterior Gas Line	Columbia Gas involved			
33	Interior Gas Line			X	X
34	Crawl Space	X	X		
35	Crawl Space Duct Work			X	X
36	Crawl Space Exterior Vents		X	X	
37	Utility Services to Common Areas & Facilities	X	X		
38	Garbage Pick-Up	X	X		