

Emerald Point HOA

9/26/25

Handbook



Emerald Point Condominium
Homeowners Handbook

Preface

This handbook provides information about practices and policies at Emerald Point Condominiums. Each resident, whether they are the owner or the tenant, should become thoroughly familiar with this handbook as well as the condominium's legal documents. The documents contain information regarding ownership, elections, general rules, etc. that are not in this handbook. For a copy of the documents, contact RealManage at 866-473-2573 or email emeraldp@ciramail.com. Copies of the documents are also found on the Association's web site: www.emeraldpointcondosclt.com, 'Homeowners' tab. We strongly recommend registering on the portal of our management company as you can follow your account and all financials of our HOA (see Association's website or click <https://ciranet.com/ResidentPortal/user/login>). Adherence to the policies in this handbook and in the documents, combined with the spirit of consideration and willingness to work together, will ensure the kind of community in which all residents are happy to live.

IMPORTANT: If you sell your unit, this handbook and all documents and any copies of Amendments to the documents go to the new owner.

This handbook is intended as a quick reference guide for Emerald Point Homeowners and does not, nor is it intended, to provide complete information regarding every regulation, rule, or requirement found in the governing documents of the Emerald Point Homeowner's Association declarations. Homeowners are responsible for reading, understanding, and abiding by the governing documents of this community. This handbook is helpful, but does not substitute for, or replace, a homeowner's obligation to conform to all provisions detailed in the governing documents and subsequent amendments. "Not knowing" does not excuse failure to act within community guidelines. If you lack complete understanding of community standards, procedures, and permissible actions as detailed in governing documents, before proceeding, please ask your HOA Board or the management company.

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Important Numbers

RealManage Resident Support	866-473-2573
RealManage Maintenance Emergency	919-706-0094
RealManage After-Hours Emergency (8pm-8am)	800-241-7827
City of Charlotte/Emergency.....	911
City of Charlotte/Non-emergency.....	311 (704-336-7600)
City of Charlotte/ Large Trash Item Pickup.....	311 (704-336-7600)
Duke Energy/Power Outage	800-769-3766
Spectrum.....	833-267-6094
AT&T	844-708-6304

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Board of Directors

The Board of Directors has responsibilities as outlined in the Bylaws, while the property management company has responsibility for the day-to-day operation of Emerald Point Condominiums. In addition, the Board supervises committees and approves all projects in the condominium complex. The Board is elected by the homeowners at the annual meeting for a term of one year. A list of current board members can be found on our Association website.

Board Meetings

Board Meetings will be held once per month in accordance with the Bylaws. All Board Meetings are open to the participation of the homeowner membership upon request.

If you have a topic to bring to the Board, please make your request to RealManage in advance so that it can be included on the meeting agenda. Give a brief description of the topic and your request for action, and provide your name, address, unit number and day/evening telephone numbers. The Board encourages your participation in these meetings as they are designed to keep communications open and resolve issues in a timely manner.

Management Company

RealManage is the property management company for Emerald Point HOA.

Duties include:

- Accounting services (collection of homeowners dues and assessments, mailing overdue notices, paying bills, filing liens for delinquencies, etc.)
- The handling of homeowner requests, inquiries and emergencies.
- The management of contractors hired by the Association to maintain the pool, perform landscaping services, and other common area maintenance.
- Other building maintenance functions.
- Follow up with hearings and violations.

RealManage should be contacted in the event of any emergency concerning the common areas or to answer any questions related to the Homeowners Association. The contact information is as follows:

RealManage
8301 University Executive Park Drive Suite 130
Charlotte, NC 28262
emeraldp@ciramail.com
866-473-2573
After-hours emergency (8pm-8am): 800-241-7827

Contact the management company to report an emergency, ask questions related to monthly dues, assessments, fines or financial records, request the maintenance needed for common areas, and to report the pending sale of a unit or new tenant moving in. **Homeowners MUST report a pending sale prior to the closing date so the financial data will be current at closing.**

Rules and Regulations

Because condominium living may be a new experience for many, this set of rules and regulations has been adopted as a guideline to enhance the enjoyment of the condominium way of life for owners, tenants and their guests. These rules and regulations will be reviewed as required by the Board of Directors.

Changes in Rules and Regulations The Association may, in accordance with the documents, alter, amend, revoke or add to the rules and regulations for the preservation of safety and order in the condominium complex, for its care and cleanliness, or for the protection of the reputation thereof. When notice of any such alteration, amendment, revocation or addition is given to any resident, it shall have the same force and effect as if it was originally made a part of these rules and regulations. If you have any questions or suggestions, please refer them to the Board of Directors through RealManage. Contact information is located on page 5 of this handbook.

Violations and Fines

“For the purposes of this provision, the term “occurrence” shall be defined as the first instance of a violation of the rules and regulations of the Association, and all subsequent similar violations that take place within six months of the first violation. No additional management notice or hearing shall be required prior to levying of additional fines for each repeated instance of violation within six months of the first instance.”

Violations of the rules and regulations of the Association are subject to fines as determined by the Board. Each occurrence is treated separately. This refers only to Association fines. Association fines may be instead of, or in addition to, fines levied by the City of Charlotte for illegal grilling, improper control and/or licensing of pets, or any other infractions defined by civil authority and the rules defined in the association's documents.

For each violation, the Board/RealManage Management will:

- Notify the owner in writing of the violation.
- Request appropriate action to remedy the violation within a specified time.
- Request that the violation not occur again.

If the violation is not remedied as required, the Board/RealManage will send a Notice of a Hearing at a designated time and place. The hearing will be held per the Notice of Hearing, whether or not the owner in violation is present. At the hearing, the Board may assess a fine.

The Board may assess a fine up to \$100.00/per day for each occurrence.

Monthly Dues and/or Special Assessment

Each homeowner is assessed monthly for the operation of the condominiums. The dues cover water, sewer, trash pickup, outdoor lighting, insurance on common property, landscaping, exterior pest control, exterior maintenance, roofing, swimming pool operations, general maintenance and reserve funding.

Special assessments for a particular purpose may be levied from time to time to build the necessary funds to complete a major maintenance project concerning the common property areas.

Monthly dues and assessments are payable on the first of each month. A check made payable to Emerald

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Point HOA, along with the payment coupon from a recent statement, should be sent to:

Payment Processing Center
C/O RealManage
P.O. Box 620606
Orlando, FL 32862-0606

The most efficient way to view payments is to visit the resident portal website.

(<https://ciranet.com/ResidentPortal/user/login>)

Please make sure to include your unit address, name, and account number with each check so the payment can be credited accurately. All homeowners are obligated to make monthly payment(s). Payment must be made by check or money order, or you may sign up to have monthly payments drafted from your bank account. Special assessments are payable as indicated on the Notice of Assessment.

If you lease a slip at our marina, you also must pay an annual fee. Send a separate check for this to the same address or see the portal website for the available payment options.

Delinquent Payments

Any monthly dues and/or assessments not received within 15 days of the due date will be subject to a 10% late fee per month. A \$35 charge will be assessed on all NSF (insufficient funds) checks received.

Collection Steps

At the direction of the Board and in accordance with the Bylaws, the management company sends out the first notice when an account is 30 days overdue. A second late notice is sent if the account is 60 days past due with the account being subject to lien filing if 90 days past due. Thereafter, all negotiations will be with the attorney of the Association. Attorney fees will be added as part of the lien. Any unit that remains in this delinquent status is subject to the loss of the common area privileges and/or the unit being sold through foreclosure to recoup monies owed to the Association.

In the event of a delinquent boat slip fee, the Board can foreclose on the lease of the slip and repossess the slip.

Financial Statements

Monthly financial statements for Emerald Point Homeowners Association are available to any homeowner. They may be reviewed at the office of RealManage, or a copy will be sent to you for a nominal fee. They can also be viewed on the RealManage portal.

Homeowners should inform the management company of the pending sale of a unit prior to the closing date. This will ensure the financial status of all units can be kept up to date and avoid any delay in closing.

Interior Insurance

Each homeowner is responsible for obtaining homeowners insurance with the appropriate policy (type HO-6) for the unit interior, furnishings and personal property. Each homeowner should check their individual policy to make sure it covers all their property not covered by the Association policy. You should have an HO-6 policy to cover your personal property and the Association policy deductible in case your unit is found to be at fault in an accident.

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As homeowners, we are each responsible for the repair/replacement of everything inside our homes if damage occurs. The HOA tracks this to ensure we are getting the declarations page(s) from each homeowner.

If you are unsure about whether you have the appropriate policy, you need to tell your insurance broker about the insurance amendment from May of 2011. That amendment means that the Emerald Point Homeowner's Association has what is called a "**bare walls policy**". This is not necessarily the case for all communities (if you have lived in other condominiums or townhomes) so you need to be VERY specific with your insurance broker.

Please be aware that your insurance can cover the rebuilding of the entire interior of your home. If you do not have adequate insurance to cover it, you will have to pay the remaining amount out of pocket. The HOA will not pay for rebuilding the interior areas of your home. If you have any questions about this, please reach out to RealMange and they can explain it in great detail.

Note: Renters should obtain renter's insurance to cover their personal belongings. The master policy will not cover these and it's unlikely that the unit owner's HO-6 policy will cover renter's personal belongings, unless there is a specific agreement between unit owner and renter for the insurance coverage.

If you should need a certificate of insurance for your mortgage company or for any other reason; or if you have any other questions please contact RealManage.

Safety Requirements and Recommendations

ANY electrical or plumbing malfunctions MUST be reported to the management company immediately due to the hazards to the individual unit and the rest of the building.

Any electrical or plumbing work shall be done by a licensed, insured person and shall be permitted as required by state and local codes.

DO NOT leave **ANY** type of open flame unattended. This includes, but is not limited to, candles, oil lamps, incense, tobacco products, etc.

It is recommended that each unit have a multi-purpose ABC fire extinguisher with a minimum rating of 2A:10-B:C. These are available at most home improvement stores (i.e. Home Depot, Lowe's, hardware stores, Walmart, etc.).

We recommend that the water heater should be inspected every year and maintained and replaced according to the manufacturer's recommendations.

Outdoor Grills

The 2018 North Carolina Fire Code prohibits the use of an open flame cooking appliance, including grills, on outside balconies or within ten (10) feet of any combustible portion of any multi-family dwelling, apartment house, townhouse or condominium unit. The ordinance applies to charcoal grills, LP-gas grills, natural gas grills, hibachis, smokers, tiki torches, fire tables or any appliance which uses an open flame.

The only cooking device permitted to be used on any balcony or patio of a multi-family dwelling is one that uses electricity as a power source and has been designated as safe by a testing laboratory such as UL.

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Residents may use grills on common property more than ten feet away from a combustible part of a multi-family dwelling.

Please contact the Charlotte Fire Department or RealManage if you note any violations of the above ordinance.

NOTE: Unattended grills left on the common property may be removed without notice.

Flags, Signs and Disturbing Noises and Nuisances

No unit owner or resident shall make or permit any disturbing noises in the building/unit or parking lots by himself, his family, employees, agents, visitors and/or licensees, nor permit anything by such person that will interfere with the rights, comfort, or convenience of other residents.

The quiet hours are from 10pm until 8am. No construction work can start before 8am and must stop by 5pm (this also includes inside construction). Board approval is required to deviate from these hours.

No obnoxious, offensive or illegal activities shall carry on in common areas, parking areas, or within any unit, nor shall anything be done thereon which may be an annoyance or nuisance to other residents of Emerald Point.

No signs, ads or solicitations are permitted in or about the condominium property without prior written consent of the Board of Directors. **ONLY ONE** "For Sale" or "For Rent" sign is permitted in one window of the unit. No signs may be displayed outside. On the day of the Open House, a sign may be displayed in the common area and must be removed at the end of the open house.

Fireworks are violations under NC state law and are not allowed on Emerald Point property.

Cable/Satellites/Antennas

Cable television service is available through Spectrum or AT&T/DirecTV. You may contact them at 855-243-8892 or 800-531-5000, respectively, to get cable connected.

Parking and Automobile Regulations

Unit owners may park ONE VEHICLE ONLY in their assigned spot. Additional vehicles must be parked in available, unmarked guest spaces NOT DIRECTLY IN FRONT OF A BUILDING.

No vehicle shall be parked at any place on the property except in the spaces provided.

All vehicles must be properly licensed and have a current inspection sticker displayed.

All tires on ANY vehicle must be inflated.

Cleaning of oil spills or fluid leaks are the responsibility of each automobile owner.

No inoperable (either temporary or permanent) or wrecked vehicle of any type may be allowed on the property.

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No repairs are allowed in the parking lot except for minor emergency repairs (i.e. changing a flat tire). No vehicle may be left on blocks, jacks, etc. for any period of unattended time.

All the above rules also apply to visiting automobiles.

Boats and Recreational Vehicles, Trailers, Etc.

Boats, recreational vehicles and trailers are not allowed to be parked on the property. Temporary emergency parking may be obtained by Board approval, on a case-by-case basis.

Pets

All animals must be kept on a leash and accompanied by the owner when outside the unit. Animals are not allowed to run free at any time.

Do not tie animals outside your unit- including common or limited common areas.

Do not keep animals on balconies or patios.

Do not allow Pets to urinate or defecate within 20 feet of the buildings. Please keep them away from grassy areas near the buildings as their urine may kill the grass and adversely affect the landscaping.

City Ordinance Article III, Section 3-69 states you must “remove feces deposited by a dog on any public street, sidewalk, gutter, park or other publicly owned property or private property...”

Do not allow any animals to defecate or urinate on patios or balconies. Doing so may harm the structure, causing the homeowner to pay for the repair and it could also leak down to the person below you.

Do not feed any animals outside the units.

No animals of any kind shall be raised, bred or kept on Emerald Point property for commercial purposes.

Any damage to property or injury to anyone will be the direct burden and responsibility of the owner of the animal.

Pets must be controlled so as not to disturb other residents or create a nuisance or health hazard.

All pets must be in compliance with current city ordinances governing animal control. Owners must have current pet licenses and show evidence of vaccination of pets including rabies as required by city ordinances.

All above rules also apply to visiting pets.

Swimming Pool

The swimming pool is opened at the beginning of May and remains open until the last weekend of September.

Residents are cautioned that there is NO LIFEGUARD at the pool and SWIMMING IS AT YOUR OWN RISK!

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Pool Rules

Pool hours are from 8:00 AM to 8:00 PM (Unless otherwise stated/communicated to the homeowners).

No children under the age of 16 are permitted without a parent or guardian present. Children should be monitored to prevent accidents or disturbances to others.

Maximum of four (4) guests per unit. **Residents must be present with their guests.**

No glass containers of any type are allowed in the pool area. No pets allowed in the pool area.

No running, pushing, wrestling, dunking, diving, horseplay or jumping in the pool.

Proper bathing attire is required.

DO NOT LITTER. Trash cans are provided.

Please keep radio volumes low so that others are not disturbed. ONLY BATTERY-OPERATED RADIOS ARE ALLOWED. No power cords or drop cords are allowed for safety reasons.

The gate to the pool area is locked. All owners have been provided with a key for the pool lock. If you need additional keys, please contact RealManage. A fee may be required for additional or replacement keys.

Help keep the restrooms clean.

Life buoys are not floats or toys and are for EMERGENCY use only.

If you are the last one to leave the pool, please be sure you put down the umbrellas and tie them up and be sure that both gates are locked.

Leases and Tenants

It is the responsibility of the owner of the unit to provide tenants with the rules and regulations of the Association. Tenants are to abide by the same rules and regulations as homeowners.

Leases and renewals of existing leases must be in writing for a period of no less than six (6) months and must state that failure to comply with any provision of the Declaration of Condominium, the Bylaws or the Rules and Regulations constitutes a default under the lease. **Absolutely no Air B&B, VRBO or any other short-term rental is permitted.**

Owners are to inform RealManage who their tenants are each time the unit is leased or rented, with names, contact information and copy of the lease. All leases are subject to an application process that shall include a review of a background check performed on the prospective tenant.

Owners forfeit their use of all facilities at Emerald Point condominiums to their tenants when they rent or lease their unit.

Owners are responsible for any disturbances, damage to common property, etc. caused by their tenants or guests of the tenants.

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Additional copies of the Declaration of Condominium, the By-Laws and/or the Rules and Regulations are available from RealManage on your owner portal (or printed copies for a nominal charge) and at the Association website http://www.emeraldpointcondosclt.com/emerald_point_homeowners.htm.

Move Ins/Move Outs

Any damage resulting from move-ins or move-outs or from delivery of large items will be charged to the owner of the unit responsible for the damage.

No automobile, moving van or delivery truck shall be parked, driven across or driven onto the lawn or walkways. Any damage resulting from the violation of this regulation shall be the direct expense of the unit owner.

Moving pods are permitted by Board approval only.

Construction dumpsters are permitted by Board approval only.

Garbage

All household garbage is to be placed in the dumpster provided and nowhere else.

No articles larger than household garbage shall be placed in the containers.

Construction debris should be removed from your property by the contractor and should not be placed in our dumpsters.

No furniture, mattresses, building materials, appliances, tires, etc. are allowed in the dumpsters. If you have anything of this type that needs to be removed, please call CharMeck 311 (704-336-7600)

Anyone depositing anything other than household garbage will be charged for the removal of these articles from the dumpster. The collector will not empty the container if they see anything other than garbage or if it gets lodged in the dumpster.

The dumpster is emptied on Monday and Friday of each week. If a holiday falls on either one of the regular days, the day is changed, and we are not notified of the exact date.

The recycle bins are emptied on Fridays.

Trash left outside the dumpster incurs additional expense to the Association and attracts unwanted insects and stray animals. Contact the management company if you observe anyone leaving trash outside the dumpster.

Bag and tie all household garbage. Collectors do not pick up any garbage outside the dumpster.

Do not leave bags of garbage sitting outside your unit on the breezeways or patios. Again, this attracts insects and rodent.

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Common Areas, Limited Common Areas & Grounds

NO ITEMS SUCH AS TOWELS, LINENS, HANGING CLOTHES, DOORMATS, ETC. MAY BE HUNG SO AS TO BE VISIBLE FROM THE OUTSIDE OF THE BALCONIES, PATIOS OR FRONT ENTRANCES.

The sidewalks, entrances, passages and stairwells shall not be obstructed or used for any purpose other than for entering and exiting. No storage is permitted under the stairwells.

The sidewalks, entrances, porches, floors, and front and back yards shall be kept free from rubbish and flammable materials.

NO bicycles, lawn chairs or other articles of that kind shall be permitted to remain on the common areas except when in use. Items left unattended in common areas constitute a fire hazard and will be subject to a fine and removal.

Skateboards, skates and bikes are forbidden on sidewalks.

Limited Common Areas

Balconies and patios are provided to our residents for the pleasure of the outdoors. We are asking that residents furnish them appropriately. Please avoid such items that would interfere with your neighbor's enjoyment.

Cigarette and cigar butts or other debris should not be thrown off balconies or thrown on the ground as they litter the common property and patios of others as well as create a fire hazard. Please use an ashtray if you smoke.

Be careful when cleaning balconies and patios. Any debris should be swept up and put in an appropriate container instead of sweeping it off the balcony or outside the patio.

Outdoor carpeting is not allowed on balconies and patios. **Balconies and patios cannot be used for open storage. Only outdoor furniture and plants should be kept in these areas.**

All firewood must be stacked in the rear of the building on balconies or patios or inside storage areas and must be kept on metal or plastic racks six (6) inches from the floor and six (6) inches from the walls. There should not be more than 100lbs of wood stored at one time. Firewood can be a refuge for pests, insects, snakes, termites, wood rot, mold and mildew, all of which can be detrimental to the condominium structures and a nuisance to homeowners.

Homeowner and/or tenants must keep common and limited common areas clean of debris and flammable debris.

No plants, planters, or flags will be allowed to hang on front entrance railing.

Grounds/Landscape

The planting of flowers shall only be done by the Board through the landscape committee.

Maintenance and Pest Control

General maintenance and repair work are handled on a job-by-job basis under the direction of the Board. If you know of repair work that must be done on the common property, please contact the management company. The Board, in conjunction with RealManage, establishes priorities for repair jobs.

Required Maintenance for each Homeowner:

- **HVAC**
 - Change the air return filter for the heat pump/air conditioning unit every 30-90 days.
 - Clean and maintain air conditioning condensation drainpipe **once per year**.
 - Have the HVAC system checked **twice per year**. This means scheduling a check-up once in the spring for the air conditioner and once in the fall for the furnace.
- Clean and maintain homeowner's dryer vent **once per year**.
- Have the water heater inspected **once per year** to ensure proper functionality and safety.
- Water should be shut off if homeowner is gone for a long period of time.
- Fireplaces and chimneys shall be cleaned **once per year**. Before use, each homeowner shall have the fireplace and chimney cleaned by a professional chimney sweep and give proof to RealManage.

This preventative maintenance will help prevent costly damage to your unit and neighboring units.

It is recommended by the Board of Directors that curtains, drapes, blinds and other window treatments have a white or off-white backing to ensure continuity of the exterior appearance of the buildings. **Torn drapes, curtains, sheets, quilts or broken blinds must be replaced or removed.**

Broken or cracked glass must be replaced in a timely manner. Windows should be capable of closing and locking to help prevent potential water damage to the building and your neighbors' units below you. Repair and replacement of all windows and doors is the responsibility of the owner.

Cleaning of balconies and patios and the inside and outside of windows and glass doors is the responsibility of the unit owner.

The unit owner shall be responsible and shall pay for any damage or waste resulting from stoppage in the plumbing pipes due to misuse or neglect and shall reimburse the Association on demand for the expense incurred for the repair damage and/or replacement of any such equipment.

Should any problems with equipment (air conditioners, dishwashers, hot water heaters, homeowner washers and dryers, etc.), appliances, or activities in your unit cause damage to adjacent units or to common property, you are responsible for the repair of that damage.

Homeowners are responsible for any damage due to misuse or neglect of any type of heating appliance.

Pest Control

Emerald Point (and RealManage) will arrange for outside spraying seasonally or as needed. For problems with specific pests or general inside problems, the homeowners must arrange for treatment at their own expense.

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Plumbing

Please locate the shut-off valve for your unit in case of an emergency. **Please contact RealManage if you need to have the water shut off to the building for any reason so they can properly notify the rest of the homeowners in your building.**

Frozen Water Pipes

Prolonged outside temperatures below 20 degrees F can result in frozen water pipes if the homeowner does not take precautions. To prevent frozen pipes, please take these precautions:

1. Always maintain the heat in your unit at a minimum of 55 degrees F. Insurance policies will not cover damage from frozen pipes if the heat has been turned off in the residence. **PLEASE DO NOT TURN OFF YOUR HEAT!** It could result in personal liability.
2. Run water in all inside faucets on occasion to prevent standing water from freezing.
3. Inform neighbors or family when you will be out of town during the cold weather months and leave a key with them so they can periodically check your pipes.
4. If a unit will be vacant during the winter months, turn off the water supply and drain the pipes by opening all faucets in the kitchen and baths.

Clogged toilets, sinks and drains in a unit are the unit owner's responsibility. Do not dispose of kitty litter, cotton swabs, dental floss, feminine hygiene products, tobacco products, disposable diapers, or grease in the sinks or toilets. Disposal in this manner causes clogged toilets and drainage problems. Unit owners shall be responsible for repairs.

Sewage Pumps in Select Units

Many two-story units with toilets on the first floor have sewage pumps in the crawl space that manage sewage for the downstairs bathroom. This sewage pump is the property of the condo owner, and the condo owner is responsible for its maintenance. In the case that the pump is shared between two condos, this expense is shared by the owners. This maintenance shall be organized by the owner and performed by an HOA approved plumber.

Alterations to Common Area/Limited Common Area

No alterations are permitted WITHOUT PRIOR WRITTEN APPROVAL AND APPROPRIATE PERMITS, per the condominium documents. ALL exterior alterations, including balconies and patios, windows, exterior doors, awnings, and shades must be submitted for Architectural Review by the Board of Directors. ALL modifications that involve plumbing, electrical, or structural work beyond an owner's interior space require approval, as they impact common areas. Any unapproved alterations will be removed at the expense of the unit owner and the owner will be fined.

No unit owner, his employees, agents, or guests shall mark, paint or drill or in any way deface any exterior walls, doors, shrubbery, grounds, etc.

Emerald Point Declarations only allow installations for AC units, electrical meters, and related piping and electrical service in designated external locations.

Satellites/Antennas

No antenna or other sending or receiving installation should be installed on the exterior of the building without prior written consent of the Board of Directors, which may not be reasonably withheld. You must

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submit a plan to the Architectural Review Committee.

Satellites can only be installed with approval from the Board of Directors. Installation is very limited and **MUST BE APPROVED BEFORE IT CAN BE DONE.**

External antennas are not allowed.

EV Charging Stations

EV (Electric Vehicle) Chargers are not allowed to be installed at Emerald Point by residents.

Hot Water Heaters

Tankless hot water heaters will not be allowed in Emerald Point to replace, or independently used, for producing hot water by owners to service their condo.

Installation of hot water heaters will not be permitted in common areas or limited common areas.

Hot Tubs

Hot tubs will not be permitted anywhere within the community.

Decks

Alterations and Improvements establishing a new standard that will be replicated on all future renovations of similar common space:

- 1) **Reconstruction of ground-level (1st floor) decks and patios:** Ground level concrete patios are unaffected by this rule. Wood ground level (1st floor) decks reconstructed at EP will replace the existing knee-wall with railing, using materials consistent with original construction, and resulting in a compatible appearance with original construction **except:** The knee-wall/ railing assembly will provide at floor deck level, a wall separation from decking surface of open space of not less than 3 ½" or more than 4". This will allow for rainwater drainage across the front edge of the decking and retard deterioration of the front wall that previously was directly attached to the decking surface. Said wall will be secure and stable using continuous posts from foundation pad through the wall structure. This shall be the standard for all reconstructions of these decks.

Approved Exterior Paint colors

Sherwin Williams colors

6385 Dover White Super Paint Ext Trim (Light Color)

7514 Foothills Woodscapes (wood siding) Solid Darker Color

7548 Portico Woodscapes (wood siding) Solid Lighter Color

2801 Rockwood Dark Red Super Paint Ext Trim (Darker Color)

Retractable Shades/Awnings

Approval is required prior to installation of any retractable shade or awning.

The approved color for Emerald Point is Hunter Green.

Construction Guidelines

Dumpsters

No construction debris is permitted to be placed in the Community dumpsters. Contractors should remove all construction debris from the property and dispose offsite.

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Trailers

Approval is required for trailers to be on the property during construction projects. The Board will need the following details:

- **Purpose** of use (e.g., renovation, move-in/out)
- **Proposed location** on the property
- **Estimated duration** of placement

Temporary Dumpsters and Portable Storage Units

Board approval is required prior to placement of any dumpster or portable storage unit.

Requests must include:

- Purpose of use (e.g., renovation, move-in/out)
- Proposed location on the property
- Estimated duration of placement

Homeowners are responsible for keeping the area around the unit neat and clean. No debris or loose materials may be left outside the container. If damage to community property occurs (e.g., landscaping, curbs, driveways), homeowners will be held responsible for all repairs.

Water Shut-Off

The community manager must be notified a minimum of 72 hours prior to any planned water shut off so that the affected owners may be notified.

Marina

Although we talk about “ownership” of a slip on one of our two marinas, legally it is not a deed. It is a “license ownership” and in 2016 the Association established a public ownership record of its boat slip license roster.

All marina slip owners must sign and submit to RealManage a copy of the Boat Slip Agreement, adopted by the Association in 2004. In addition, all owners must complete the Boat Slip Ownership Acknowledgement and submit it to RealManage.

Any time ownership of a boat slip changes hands, a Boat Slip Transfer Agreement must be completed by all parties involved. A \$50 transfer fee is required.

Any person keeping a watercraft in a slip must make sure it is registered in the state of North Carolina. It must also have a current registration sticker on it per state law. Failure to do so may result in fines and having your watercraft reported.

If you want to have a boat lift installed in your slip, you must do so in a manner that does not cause any part of the existing dock damage. You CANNOT remove any bolts, boards or any other part of the existing structure to secure your boat lift.

- ARC (Architectural Review Committee) form must be submitted via resident portal and approved by the HOA Board for any new lift installations or moving of existing lifts.
- The ARC form must include the name, address, and contact information of the homeowner and the company installing, moving existing lifts and doing any maintenance on existing lifts.

If you have a boat lift that will not be used for an extended time it must be left in the “UP” position. If it is

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left down it can do damage to the docks that were all recently repaired.

Doing ANY damage by you or your watercraft or an affiliated party to the dock will result in the homeowner that slip is assigned to being charged for the repairs to the dock.

Please do not leave articles on the dock, keep the dock clean and without debris or boards to prevent slip or trip hazard.

For storage purposes, the Board has approved the following storage box: Dock and Patio Box, Sandstone color, 43"W by 36"H by 21"D, by Taylor Made.

Behind building 7340 are kayak racks where you can store your kayak and/or paddle board. This area is first come first served. A kayak launch is provided on the small marina in slip 85.

The gates at the entrance to both large and small marinas must be kept closed at all times. To obtain the code of the gate, please contact our management company.

Definitions

- 1. Owner units** - the area within the unit from the inside of wall studs, floor joists, and ceiling joists, including all windows and doors.
- 2. Common Areas** - These are all of the shared spaces and items that are not part of any individual unit or assigned for exclusive use by one unit (like a private balcony). Common areas include things like lawns, sidewalks, parking lots, pool, and any equipment or property owned and used by all condo owners. They're meant for everyone in the community to enjoy and are maintained by the association.
- 3. Limited Common Areas** -These are reserved for the use of a particular condominium unit to the exclusion of other units. Includes patios, decks, storage rooms adjoining each unit as shown on the plans and surveys of dwelling units.