Owners are responsible for knowing and abiding by the Harbours Declarations and Bylaws. Community Rules are in addition to the rules contained in the Governing Documents. All Governing Documents are located at www.theharbours.com under Governing Documents. If differences exist between Declarations Section 11: Restrictions On Use, and the Community Rules below, then Community Rules are variances approved by the Board and will overrule the listed rule or be in addition to Section 11 Restrictions On Use. Homeowners are responsible for abiding by all rules in Section 11 that are not modified or listed below.

- 1. **Addressing the Board of Directors:** Homeowners are authorized 5 minutes, with a total of 15 allocated minutes, at the beginning of the monthly Board meetings to voice concerns. The request and presentation information needs to be submitted in writing to the Property Manager 3 business days prior to the meeting and will be taken in order received.
- 2. **Hallways & Stairways:** No article shall be placed in the entrances, hallways or stairways of on the walkways around the building without the Property Manager approval. Delivered package are approved for entrances to the condo doors and will be removed within 3 business days if not removed by the owner.
- 3. **Use of Common Areas:** No person shall be allowed to play in the entrances, stairways, hallways, elevators or the parking garage of the building.
- 4. **Rights of Residents:** No person shall produce or permit to be made, any noises or noxious odors that will disturb or annoy the occupants of any units, or do or permit anything to be done therein which will interfere with the rights, comfort or convenience of other owners.
- 5. **Roof:** No person shall enter the roof of the building or any other restricted area without Property Manager approval.
- 6. Elevator Use: Elevator doors shall not be held open by any item placed in the entrance. Elevator operator shall only use the hold open button. If the alarm sounds this is your warning to release the doors so the elevator doesn't lock up. For moves and other extended Service Elevator use a lockout key can be obtain from the management office. Failure to follow this procedure resulting in the elevator shutting down, which requires a service call to be made for reactivation. The owner of the unit will be assessed the fee from the elevator vendor which will be no less than \$450.00 and possibly much more. Furniture, appliances and heavy baggage shall be taken in or out of the building by the service elevator only. Reservations for the use of the service elevator shall be made with the Office. All moves (in, out or within) must be scheduled with the Property Manager. Approved at 8-17-20 board meeting. (The fee to obtain the lock out key for two hour blocks is \$150 during normal business hours/\$250 after 5pm or weekends. Approved 3-16-21 Board Meeting.
- 7. **Hazardous Materials:** No person shall do any act or place any object in his unit which would create a hazard or endanger the structure of the building or adjacentunits. No person shall use or permit to be brought into or stored in the building, any flammable oils or fluids, such as gasoline, kerosene, naphtha, benzene or other explosive or articles deemed to be hazardous to life or property
- 8. **Decorations & Balcony Use:** No balconies railings, common entrances, hallways, storage

areas, decks, or any other portions of the common elements shall have their appearance changed by any owner, in any manner, without Board approval. Nor shall any sign, notice, advertisement or decoration be displayed from any window, door, or other part of the building without Property Manager approval. Nothing shall be hung or shaken from the balconies, windows, fences or common elements. US flags and other BOD approved flags and/or banners can be displayed from balcony railings or decks when properly secured on Thunder and Independence Day. Holiday lights can be displayed from balconies from Thanksgiving to January 6th. Use of gas and charcoal grills are prohibited on decks and balconies. No radio or television aerial shall be attached to or hung from the exterior of the building without Property Manager approval. Hot Tubs are not allowed on Balconies.

- 9. **Grills:** Use of gas and charcoal grills are prohibited on balconies. The use of any propane or gas equipment is prohibited on balconies. The Townhomes on Riverside Dr are permitted to use gas or propane grill/equipment, as per fire code.
- 10. **Garbage:** All garbage, trash and refuse from units shall be deposited within a plastic bag and placed directly into dumpster or placed with care in the trash chute. Close the trash chute after depositing trash.
- 11. **Unit Upkeep:** Each person shall keep his/her unit in a good state of preservation and cleanliness, and shall not sweep, throw, or allow to fall from the floors, balconies or windows thereof, any dirt, water, other substance or things.
- 12. **Water Apparatus:** (including, without limitation, air conditioning condensation drains and sink drain in the units shall not be used for any purpose other than those for which they were constructed, nor shall any sweepings, rubbish, rages, paper, ashes or any other article be thrown into the same. Any damage resulting from misuse or negligence in the maintenance of any water apparatus shall be paid for by the owner in whose unit it shall have been caused. Owner is responsible to make repairs if water continuously runs in toilets or from faucets.
- 13. **Water Alarms:** Every unit is issued two alarms that are to be placed under the kitchen sink and the floor in the water heater closet. These two alarms are owned by the HOA and the unit owner is required to leave the alarms in place and ensure they are operational. The batteries will beep when they need to be replaced and the owner is responsible to bring the alarm to the front office for a new battery. The two alarms will be inspected once a year by the association in conjunction with the smoke detector inspection. If an alarm is missing, it will be replaced and the owner will be billed.
- 14. **Water Supply Lines:** To decrease Owner's liability it is encouraged to use stainless steel hoses on toilets, washing machines, refrigerators and dishwashers to reduce the possibility of hoses breaking and creating water damage.
- 15. **Windows & Doors:** Residents shall close all exterior windows or sliding doors when necessary to avoid possible damage from storms or the elements.
- 16. **Changes to the Building:** No person shall do any painting or decorating of the exterior of the building or make any alterations or construct any improvements to the exterior of the building or balconies without Board approval. Any change request requires the submission of an

Architectural Review Application on the website (under forms).

- 17. **Common Elements:** No person shall interfere with the plumbing, heating, air conditioning or lighting apparatus which is part of the common areas.
- 18. **Parking Spaces**: No person shall use parking spaces of other owners without permission or use HOA Temporary Parking without a permit provided by the Property Management Office. Violators will be towed (See document HOA Temporary Parking Rules). Parking spaces are to be used as described in the Declarations. Parking spaces are to be used for automobiles. All motorized licensed vehicles are considered automobiles. Storage and/or non-motorized vehicles are prohibited. No vehicles shall be left standing in a parking space in a non-operative condition, nor shall there be any repairs done to vehicles in a parking space. No automobile shall be parked in such a manner as to impede or prevent ready access to the parking areas and any other traffic regulations published in the future for the safety, comfort and convenience of all residents.
- 19. **Key Fobs/Cards:** All FOBs and Entry Cards shall be registered at the front office. Those not registered will be deactivated within two weeks of condo purchase or new rental. Report lost Fobs and entry cards to the front office immediately. Additional and replacement Fobs or entry cards will be registered with a valid state ID and are subject to the fee schedule posted in the front office.
- 20. **Contractors:** Owners are responsible to ensure contractors performing work on their unit check in with the front office from 8am-5pm Monday-Friday to obtain and sign contractor rules (see website Contractor Rules) and obtain HOA temporary parking permits (if required) prior to conducting any work (see HOA Temporary Parking). Owners are responsible for ensuring contractors follow contractor rules. Contractors working on weekends will need to check into the office house 8am-5pm Monday-Friday.
- 21. **Door Keys & Keypad Codes:** The owner of each unit shall have the option to place with the Property Management office, a key to their respective unit; such key to be utilized by the HOA Property Management only for entry into such unit as provided in the declaration or for such purpose as may be authorized in writing by said owner. In the event that an owner elects not to furnish the Board a passkey to such owners' unit, such election shall not alter or reduce the rights of entry granted to the HOA Property Management office in the Declarations and in the event it becomes necessary for management to exercise rights of entry therein granted, the management is hereby authorized to utilize such methods as may be necessary to gain such entry (including physical force, if necessary) and such owner hereby releases the Board from any liability for damages caused by any such entry and agrees to indemnify and hold harmless the Board from any claims arising there from. **Bylaws, Article 5 section 5.01 Right of Entry. Declarations Section 12: Maintenance, Decoration, Repairs, Replacement B. Units.**
- 22. **Owners Guests & Tenants:** Owners shall be held responsible for the action of their tenants, children, employees (contractors), agents, invitees, and their guests.
- 23. **Insurance:** Each owner shall obtain his/her own personal liability insurance covering this unit with liability of not less than Three Hundred Thousand Dollars (\$300,000.00). Each owner shall be solely responsible for obtaining his/her own insurance to cover any such loss and risk, including, without limitation, insurance for automobiles or other personal property parked or

stored in any parking spaces located on the Real Estate. Each owner should consult with a licensed insurance agent to determine the amount of appropriate insurance as they deem necessary, and each owner shall obtain insurance for the loss of or damage to the contents of their own units, however caused, including all enhancements, betterments, extras or upgrades from building standard, and for loss of or damage to any of their personal property, whether or not stored or kept in their own unit. Approved at 8-17-21 Board Meeting: To require a copy of current/annual insurance coverage of liability of \$300,000 or more be provided to the office.

- 24. **Storage Units:** Storage units are authorized for owners only. All storage must be in the storage unit (not on top or outside of unit).
- 25. **Leasing:** Violating leasing restrictions in Declarations Section 11:B will result in a written warning and escalation per Indiana HOA Statues.
- 26. **Smoking:** Smoking is prohibited within 8 feet of public doors in accordance with Indiana State Law. Smoking is prohibited in the in the building with the exception of condo units. An approved door sweep must be installed by the Owner who authorizes smoking in their condo units to prevent smoke from entering the common hallway.
- 27. **Hot Water Heaters:** No water heater can be changed in the Harbours unless performed by a currently licensed plumber and have the approval of the Front Office. Approved 6-15-21 Board Meeting.
- 28. **Violations:** All violations to the Declarations, Bylaws, Common Rules and Policies are subject to the actual accrued damages, including staff time, and escalation per the State of Indiana HOA Statues.
- 29. **Emergency Services:** Emergency services caused by an owners unit will be billed for the costs related to the emergency call, including but not limited to employee time and materials associated with mitigating the emergency.
- 30. Pet, Pool, Contractor and Parking rules are separate documents and located at www.theharbours.com

These community rules are subject to modification by the Board of Directors provided they continue to be in compliance with the Declarations of the Harbours Horizontal Property Regime.