

CONSENT OF DIRECTORS  
OF  
HARBOUR POINT HOMEOWNERS' ASSOCIATION, INC.  
TO ACTION WITHOUT MEETING

We, the undersigned, being all of the members of the Board of Directors of Harbour Point Homeowners' Association, Inc. ("Association"), a nonprofit association organized under the laws of the State of North Carolina, hereby do adopt the following resolutions by signing our written consent thereto, and by the execution of these minutes hereby do waive any and all formalities of meeting, including but not limited to notice, time, date, place and purpose of said meeting.

MEMBERSHIP VOTE ON  
AMENDMENTS TO BYLAWS

WHEREAS, the Board of Directors of the Association desires to amend the Bylaws of the Association; and

WHEREAS, the Board of Directors has reviewed the proposed Bylaw Amendments attached hereto as Exhibit A and believes it is in the best interest of the Association to adopt these amendments; and

WHEREAS, the Board of Directors wishes to authorize and approve the proposed Bylaw Amendments to be submitted to the Members of the Association for vote.

NOW, THEREFORE, BE IT HEREBY RESOLVED, that the proposed Bylaw Amendments shall be submitted to the Members of the Association for vote.

*[signatures follow]*

This action is effective as of the 23 day of NOVEMBER, 2015.

Steve Mitchell  
Steve Mitchell, Director, President

Don Licata  
Don Licata, Director

Jon West VP  
Jon West, Director

William Lyons - Treasurer  
William Lyons, Director

Jeff Wick  
Jeff Wick, Director

Marcia Morgan - SECRETARY  
Marcia Morgan, Director

Joseph Piatkowski  
Joseph Piatkowski, Director

Exhibit A  
Proposed Bylaw Amendments

1. Section 2.1 of the Bylaws is deleted in its entirety and the following is inserted in lieu thereof:

Section 2.1 Number, Qualification, and Election

- a. The administration of the Association shall be governed by a Board of Directors. The number of directors of the Association shall be not less than three (3) and not more than seven (7) as from time to time may be fixed or changed within said minimum and maximum by the Members or the Board of Directors. The directors shall be elected at the annual meeting of Members; those persons who receive the highest number of votes by the Members entitled to vote in the election at a meeting at which a quorum is present shall be deemed to have been elected. All ties shall be broken by coin-toss
- b. All directors shall hold office for a term of two (2) years or until such director's death, resignation, retirement, removal or disqualification. Despite the expiration of a director's term, the director continues to serve as such until the director's successor is elected and qualifies, or there is a decrease in the number of directors.
- c. No person shall be eligible for election by the Members of the Association as a director unless such person is a Lot Owner or is the individual nominee of a Lot Owner which is other than an individual.
- d. Nominations for election to the Board of Directors may be made by a Nominations Committee. If appointed by the Board of Directors, the Nominations Committee shall develop election procedures and administer such procedures as are approved by the Board of Directors providing for election of directors by Members at the annual meetings, and, where appropriate, at special meetings. If appointed, the Nominations Committee shall serve from the date of their appointment through the close of the annual meeting or, where appropriate, the special meeting, at which the election for members of the Board of Directors is to be held. Persons qualified to be directors may be nominated for election by the Nominations Committee and the names of such persons nominated shall be submitted in writing to the President of the Association and the Board of Directors forty-five (45) days before the meeting at which the election is to be held. The Nominations Committee may make as many nominations for election to the Board of Directors as it shall in its discretion determine but in no event less than the number of vacancies or terms to be filled. Any written nominations presented by the Nominations Committee shall be accompanied by a statement signed by the nominees indicating the willingness of such nominees to serve as

directors. Additional nominations may be made from the floor at the meeting at which the election is held for each vacancy on the Board of Directors. If no Nominations Committee is appointed, nominations for directors may be made by the Board of Directors and/or may be made from the floor by any Member at the meeting at which the election is held for any vacancy on the Board of Directors. Any nominee must either be present at said meeting, and consent to the nomination or have indicated in writing his or her willingness to serve as a director.

2. Section 2.4 of the Bylaws is amended by deleting "two-thirds (2/3rds)" and inserting the following in lieu thereof: "majority".

3. Section 3.2 of the Bylaws is deleted in its entirety and the following is inserted in lieu thereof:

Section 3.2 Special Meetings. Special meetings of the Members may be called at any time by (a) the President, (b) the Board of Directors of the Association, or (c) the holders of at least ten percent (10%) of all the votes entitled to be cast on any issue proposed in such request to be considered at the meeting, and in which case shall be noticed by the Secretary of the Association and the meeting shall be held within thirty (30) days of receipt of a written request signed, dated, and received by the Secretary.

4. Section 5.2 of the Bylaws is amended by deleting "\$150" and inserting the following in lieu thereof: "\$100".

Harbour Point Monthly Dues

## UPCOMING ASSESSMENTS

Assessment of \$150.80 is due on 04/01/2024 for A15 Boat Slip Lot: 15

2024 Supplemental Insurance Assessment of \$180.04 is due on 04/01/2024 for 1530 Island Marina Drive. This will be for 4 months to cover increase this year.

Assessment of \$299.93 is due on 04/01/2024 for 1530 Island Marina Drive

Insurance Assessment of \$505.34 is due on 04/01/2024 for 1530 Island Marina Drive

March 10, 2024

Dear Harbour Point Owners,

The commercial property insurance market continues to face challenges entering the later part of 2023 into 2024 affected by building material costs and the increased frequency and severity of major storms from North Carolina to Florida. Two of largest insurance line items that impacted our insurance rate are

- Our overall rate is increasing by 27.9% impacted by
  - Property (excluding wind) rate is increasing by 10.5%
  - Wind/Hail rate is increasing by 48.1% - this rate has not risen in the last 7 years

Harbour Point Homeowners Association Board along with our insurance agent, Brad Southerland of Marsh McLennan Agency have been diligently working to mitigate the rising costs of insurance while also making sure the community has the appropriate coverage in place. This last year, we have completed the following item:

- Removed the Wind Driven Rain excess layer coverage of \$250,000 lowering annual costs by \$37,201

After extensive marketing, Marsh McLennan was able to obtain a property policy which retains at a 1% Named Storm Deductible with a 1% WDBB, Wind Driven Rain, and Wind/Hail Coverage.

- This year's total cost of coverage for Harbour Point is \$489,970
- Our approved Budget is \$437,958
- Because of the insurance rate increases listed above, there is a shortfall of \$52,012

This shortfall will be assessed as a Special Insurance Assessment starting in April over 4 months (see below) or homeowners can pay in a single lump sum.

- For 2 Story homes, the total will be \$520.12 or \$130.03 per month for 4 months
- For 3 story homes, the total will be \$720.17 or \$180.04 per month for 4 months

We understand that this information may be unexpected. If you have additional questions or concerns, please contact CAMS via your online owner's portal, by email at [cs@camsmgt.com](mailto:cs@camsmgt.com) or by phone at 910-256-2021. You can also create a complaint with the NC Department of Insurance.

Sincerely,

Harbour Point Homeowners Association

HARBOUR POINT HOA

Quick Reference Rules and Regulations

A unique community like ours requires the utmost consideration and respect for our neighbors and the environment. This Quick Reference Guide is a tool for property owners to help us all keep Harbour Point safe and maintained with integrity in order to enhance the overall value of our community. This summary does not include all community covenants and may be revised at any time.

CAMs-Community Association Management Services serves as the HOA Management Association for HP and is an advisor to the HPHOA Board of Directors. The HP Board of Directors strives for transparency and utilizes the CAMs portal for the sharing of all information pertaining to our community: <http://www.camsmgt.com>. You are encouraged to use the portal for payment/billing information, community documents, calendar of events, scheduled maintenance activities, Architecture Review requests (ARC), communications with the Board of Directors, etc.

Property owners and renters are responsible and accountable for abiding by ALL community Rules & Regulations. Some of the frequently asked items are outlined below:

- **Changes to Property:** Any changes to the existing property's *exterior structure*, lawns, landscape, etc. must be submitted for review (ARC Request Form) by the Architectural Review Committee for approval, including but not limited to exterior fixtures, fencing and storm doors. (Article VII Sec 1) prior to any work beginning.
  - Neighbor courtesy – we strongly encourage you to share your planned architectural changes with roof neighbors, property owners having common lot lines with your property and with property owners who reasonably view the planned improvement from their property.
  - Property owners are responsible for complying with Town of Carolina Beach ordinances, permits and necessary inspections as applicable.
- **Property Maintenance Responsibilities – Property Owner:** (reference Attachment B Maintenance Chart).

Decks & Porches (cleaning, railing & structural repair & replace	Garage doors/openers
Attic areas	HVAC systems repair & maintenance
Bearing walls	Interior Painting
Electrical interior components, fixtures & wiring	Plumbing fixtures
Foundations	Windows

*\*Items at a glance. Partial listing only*

- **Lighting:** All exterior light bulbs or other lights regardless of location shall be clear, white or non-frost lights or bulbs, except during the designated holiday season. (November 20 - January 7). (Article VII, Sec 2c and Article VII, Sec 3k)
- **Parking & Storage:** No boat, motorboat, camper, trailer, motor or mobile home, tractor/trailer, or similar vehicle is permitted on lot, designated common area or street at any time for a period

of longer than 72 hours without written consent of the HOA BOD. (Article VII, Sec 3d) This does NOT include the pool area parking lot whose rules are provided by the HP Clubhouse Association.

- **Insurance – Personal (H06) Policy:** each owner is responsible for maintaining a H06 policy in an amount sufficient to insure personal property, alterations, betterments, or improvement to his/her Townhome. (Article 6, Section 1 (f)).
- **Pets:** A pet must not be a nuisance to neighbors. Pets must be contained in a proper fenced-in area or properly leashed at all times. When walked in the neighborhood, all refuse shall be the responsibility of the person walking the pet and should be retrieved immediately and removed appropriately. (Part of Article VII, Sec 3(e)).
- **FOR SALE/FOR RENT signs** are not permitted on any Lot, Designated Common areas or in the Common Areas; signage may be posted on the applicable home subject to Board approval. Open House signs are allowed from Saturday morning to Sunday afternoon, with no more than one sign per corner. (Part of Article VII, Sec 3(h)).
- **Trash receptacles** must be kept out of view from the street except on pick-up days and must be removed from the street within 24 hours of pick-up. (Article VII, Sec 3(j)).
- **Property Rental:** Rental contracts for Harbour Point homes must not be for a term shorter than six (6) consecutive months. (Article VII, Sec 3(l)) Property Owners are responsible for providing all rental resident information to CAMS within 7 days of contract for emergency purposes. Short-term rentals, Air B&B rentals not allowed.
- **Common areas:** All areas maintained by the HOA are to be accessible - clear of debris, ladders, canoes, kayaks, potted plants, etc - for landscaping maintenance purposes.
- **Vehicle Operation and Safety:** For everyone's safety and well-being, all posted speed limits are monitored and enforced by Neighborhood Watch and Carolina Beach Town officials. Golf carts are to be operated only by licensed drivers obeying all posted speed limits. No inoperable unlicensed vehicles shall be in the neighborhood for any length of time.
- **Fire Safety:** Absolutely no fire pits, fireplaces or charcoal grills are permitted on any decks at Harbour Point. Town of Carolina Beach ordinances should be abided by.
- **No skateboarding or rollerblading** is allowed in the Common Areas, including but not limited to sidewalks, Clubhouse and pool decks and boardwalk/dock areas.
- **Fences:** The fences in most Harbour Point Common Areas are maintained by the HOA per Article 1 Sec 9 and are to be kept free of ornamental decorations, planters, signs and any other additions.
- **Harbour Point Clubhouse Rules and Regulations** (reference CAMs portal) as they pertain to the safety and enjoyment of the clubhouse, parking lot and pool, as well as to clubhouse rentals.
- **Harbour Point Yacht Club Rules and Regulations** (reference CAMs portal) as they pertain to the safety and enjoyment of the Harbour Point Marina.

References are to the Amended and Restated Declaration of Covenants Conditions and Restrictions (RECORDED in New Hanover County Book 2759 PGE 04938) for the Harbour Point Community.

For this and more information about Harbour Point, visit our website at [https://www.camsmgt.com/homeowners/my\\_account](https://www.camsmgt.com/homeowners/my_account)

**ATTACHMENT B - MAINTENANCE CHART**

January 4, 2024

**Note(s):** a) Homeowner must also comply with Design Guidelines located on CAMS portal under Documents - Governing Documents  
 b) If homeowner is leasing, homeowner is responsible for any damages or issues caused by a leasee

Maintenance Items	Responsibility		Comments
	Homeowner	HOA	
<b>Arbor Entrance &amp; Trellis</b>		X	- ARC Request Required for any plantings - Landscaping company will trim to what is best for the plant
<b>Arbor Entrance &amp; Trellis</b> - Homeowner installation	X		- ARC Request Required for any structural changes & modifications and for any plantings - TOCB Permits may be required and is homeowners responsibility
<b>Attic Area</b> - Internal roof structure, vents & fans	X		
<b>Concrete</b>			
- 12" ribbon curbs & curbs		X	
- Driveways	X		
- Sidewalks		X	
- Garage floor	X		
<b>Crawlspace</b> - Doors & vents	X		
<b>Decks, Deck Flooring, Porches, Steps</b> - Includes outdoor showers, privacy screens, etc.	X		- ARC Request Required for any structural changes & modifications - TOCB Permits are required and is homeowners responsibility
- Surface cleaning	X		
- Railing repair/replace	X		
- Structure integrity inspection & repair	X		- Recommend regular reviews & inspection
<b>Doorbell</b> - All components	X		
<b>Door screens</b>	X		
<b>Drainage</b> - Lot & crawlspace	X		
<b>Driveways</b> - Maintenance & repair	X		
<b>Dryer Vents</b> - Cleaning, repair & replacement	X		- Recommend regular cleaning to minimize fire risks!
<b>Drywall</b> - Interior damage	X		
<b>Electrical Interior</b> - Fixtures & wiring	X		
<b>Electrical Exterior</b> - Fixtures, wiring, & bulbs	X		- Illumination by clear, white, no-frost bulbs only
<b>Exterior Doors</b> - Flashing & waterproofing	X		- Recommend regular reviews & inspection for possible water intrusion
<b>Exterior Doors</b> - Interior frame & surface - Locks & hardware - Weatherstripping	X		
<b>Exterior Doors</b> - Painting exterior		X	- Front Door only during community painting schedule
<b>Exterior Doors</b> - Repair & replacement	X		- ARC Request Required for replacement doors including addition of storm doors
<b>Exterior Walls Home</b> - Siding, window trim & door repair/replace		X	
<b>Fencing</b> - Maintenance		X	- Painting only during community painting schedule
<b>Fencing</b> - Homeowner installation	X		- ARC Request Required for any structural changes & modifications! - TOCB Permits may be required and is homeowners responsibility
<b>Fire Protection</b> - Alarms & detectors	X		
<b>Fireplaces</b> - Repair firebox & all interior components	X		

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Maintenance Items	Responsibility		Comments
	Homeowner	HOA	
<b>Roofing</b> - All flashing & components		X	
<b>Satellite Dishes &amp; Antennas</b>	X		- HP Covenants: ARTICLE IX, (f)
<b>Sewer Lines</b> - Below ground (outside 5' of building envelope)		X	- Damages caused by a homeowner are at the their expense
<b>Sewer Lines</b> - Under building and within 5' of building envelope	X		
<b>Shutters</b> - Storm homeowner installed	X		
<b>Signs</b> - Street & entry		X	
<b>Spraying/Eradicating of Household Pests</b> - Interior and Perimeter area of dwelling.	X		<p><b>It is the homeowners responsibility to</b></p> <ul style="list-style-type: none"> <li>- Make sure crawlspace accesses are sealed tight and crawlspace vents have rigid wire mesh</li> <li>- Avoid storing any food in garages or crawl spaces and if needed, store any food in rodent-resistant containers</li> <li>- Clean up food spills and keep all trash in town bins</li> <li>- Don't fill up your bird feeder or squirrel feeders</li> <li>- Keep home and yard neat and clean</li> </ul> <p>Reminder that the area under your home and 5' out is the property owned by the owner and as a recommendation - Homeowners have engaged Canady &amp; Son, 910-406-2048, for rodent control</p>
<b>Stormwater</b> - Pipes & Inlets		X	
<b>Stormwater</b> - Retention Pond		X	- Clubhouse responsibility
<b>Streets</b> - Repaving/remilling - Silver Sloop Way and Green Turtle Lane		X	
<b>Structural</b> - Bearing walls, studs, frames, tie-downs & other structural items	X		
<b>Termite</b> - Bond for subterranean termites		X	
<b>Trees</b> - Generally more than 2 feet in height		X	<ul style="list-style-type: none"> <li>- ARC Request Required for removal of dead trees</li> <li>- Trimming is coordinated by HOA on a regular basis</li> </ul>
<b>Trees - New</b>	X		<ul style="list-style-type: none"> <li>- ARC Request Required</li> <li>- Harbour Point Acceptable Trees: Palms (Preferred), Crepe Myrtle, American Holly</li> </ul>
<b>Wall Coverings</b> - Interior	X		
<b>Windows</b> - Flashing & Waterproofing	X		
<b>Window Frames</b> - Repair & Replacement	X		
<b>Window Glass Repair</b>	X		
<b>Window Mionion Repair</b>	X		
<b>Window Screens</b>	X		