

North Farm Rules and Regulations

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I. NORTH FARM GOVERNMENT

A. THE ASSOCIATION

The basic administrative body in the community is an incorporated Homeowner's Association. Homeowners are automatically members of the Association when they purchase a unit. Every unit represents one membership in the association. If, for example, a husband-and-wife share ownership of a unit, they share one vote in the association. The ownership of two or more units carries with it the same number of association votes.

B. THE BOARD OF GOVERNORS

A nine-member Board of Governors administers the North Farm Homeowners Association. These governors are elected to three-year terms, with one-third of the number of members elected each year by the homeowners at their annual meeting in June. If a seat on the board is vacated, the board members have the authority to appoint a replacement, to serve until the next annual meeting or the Board may vote to reduce the number of governors. Following the annual election, the board elects its own president, vice-president, treasurer, and secretary and if desired, an assistant treasurer.

The Governors contract with a management company to manage day-to-day administration and operation of the association and staff. The governors meet as a body usually once a month to make policy decisions for the association. For advice and assistance, the governors also may appoint committees from among the unit owners.

C. THE BOARD'S RESPONSIBILITIES

The general duties of the Board include:

- Preparing and adopting an annual operating budget
- Establishing a fund for capital replacement reserves
- Levying annual assessments
- Opening association bank accounts and designating signatories
- Collecting the assessments and depositing them into the proper bank accounts
- Providing for the operation and upkeep of the property
- Annually review the agreement with the Management Company
- Formulating and amending the association's rules and regulations
- Enforcing the provisions of the governing documents and the rules and regulations
- Obtaining and renewing the property insurance
- Paying for all authorized services
- Keeping financial records in accordance with accepted accounting practices
- Performing other tasks as specified in the Condominium Ownership Act, the Rhode Island Condominium Act, the North Farm Master Deed and By-Laws

D. RULES AND REGULATIONS

The Rhode Island Condominium Act (The ACT), Title 34, §§ 34-36.1-3.20, authorizes the Board of Governors to impose and assess fines against a unit owner as a method of enforcing the

association's declaration, bylaws, and rules and regulations. Such fines may include, but are not limited to, daily fines for continued violative conduct in the future. All assessments and fines shall become a lien on a unit from the time the assessment or fine becomes due.

Violation of the Association Declaration, Bylaws, and/or Rules and Regulations will result in the following action to unit owners for their offense, or that of a tenant, their families, guests, servants, employees, agents, visitors, and licensees.

1. The Property Manager will typically be the first person to address an alleged violation of a rule or regulation. The Property Manager will use his/her judgment in assessing observed rule or regulation violations to protect the interests of all North Farm unit owners. Homeowners should contact the Property Manager if they observe any potential violations of the rules.

A written warning of a rule violation will be sent to the unit owner from the Property Management Office, with a copy to the renter, if any.

If the alleged violation is not corrected or if the Property Manager deems a fine to be appropriate, the matter will be referred to the Board of Governors.

2. At the sole discretion of the Board of Governors, an alleged violation may result in a letter of warning or a notice to personally appear at a hearing before the Board or a person or persons designated by the Board. The notice of hearing shall be either hand delivered or sent prepaid by United States mail to the mailing address of the unit owner.

At the hearing, the unit owner shall be allowed to present any defenses and/or mitigating or extenuating circumstances regarding the alleged violation. The Board or its designee shall have the authority to dismiss the violation or impose or assess fines and administrative costs.

3. If, after the hearing, the Board determines that a violation has occurred, and unit owner does not resolve or correct the violation or pay any assessed fines within the time set by the Board for compliance, further fines and assessments as set at the hearing may be made against the Unit Owner.

4. The following table is provided for guidance only and does not establish a maximum (or minimum) amount for one time or daily fines. The amount of each fine shall be solely at the discretion of the Board.

FINE SCHEDULE

1st violation	\$50-100
2nd violation (same offense)	\$100-\$200
3rd violation (same offense)	\$200-\$300

E. COMMON AREAS

The term "Common Area" refers to: the roofs, foundations, pipes, ducts, flues, chutes, conduits, wires and other utility installations to the outlets, perimeter walls to the interior unfinished surfaces of the units and all installations of power, lights, gas, hot and cold water, storm, and sanitary plumbing, existing for common use. Also included are all walkways, gardens, recreational areas, and facilities, which are now or hereafter contained within the Common Area.

Note: any retrofit of heating apparatus involving piping or ductwork is the responsibility of the homeowner.

"Limited Common Area" shall mean that portion of the Common Area, including all balconies, patios, courtyards, storage areas, and all assigned parking spaces and garages, intended for the exclusive use of such units.

II. AMENITIES

All North Farm amenities (the pool, tennis courts, Yacht Club, beach) operate under the jurisdiction of the North Farm Board of Governors, in accordance with the North Farm Declaration of Covenants and Restrictions, and the North Farm By-Laws. North Farm Committees have been established to assist the Board in the oversight and care of these North Farm amenities, and the North Farm Management Staff provides management and maintenance support for all these NF facilities. Guests may not use any of the North Farm amenities (listed above) without being accompanied by a resident.

The use of all facilities goes with the occupancy of each unit. When a unit is rented, the owner of that unit is denied the use of all Association amenities. (See RENTALS page 22.)

YACHT CLUB - General

BASIC RULES AND INFORMATION:

The North Farm Yacht Club is one of our most well used and enjoyed amenities. The rules are designed to enhance its use and enjoyment for all residents and their guests. Except when the Yacht Club is scheduled for exclusive use, it is available for all residents and guests in accordance with these rules. Residents are encouraged to view the Yacht Club calendar. The Yacht Club is open seven (7) days a week from March through December and is closed in January and February.

The Yacht Club is alarmed from 11:45 PM – 5:00 AM. Residents will be liable for any charges associated with false alarms and/or police visits while they are using the Yacht Club.

1. The resident common-facility key opens the YC.
2. People under the age of 18, as well as all guests, must be accompanied by an adult resident.
3. The maximum capacity restriction of the Yacht Club is 75 people.
4. Pets are not permitted in the Yacht Club.
5. Smoking or vaping are not permitted in the Yacht Club or on the deck.
6. Wicker furniture must remain inside the building.
7. Deck furniture must remain on the deck and be placed back in an orderly fashion upon departure.
8. Fires, grills, & warming ovens are not permitted on the beach, or marsh areas, except those provided by the Association, and are never permitted on the Yacht Club deck. Any exception to this must be approved by the Yacht Club Committee.
9. Traditional outdoor/beach clambakes are not allowed.
10. If a beer keg is to be used, the keg must be kept in the Yacht Club kitchen.

11. Cash bars are not allowed.
12. Signs or decorations are not allowed at North Farm to direct guests to the Yacht Club.
13. No decorations or holiday lights are allowed on the exterior of the Yacht Club.
14. No items that may damage the walls may be used to hang decorations.

Upon departure from the Yacht Club:

- Bag all trash and dispose of it in the dumpster located next to the barn on South Lane.
- Return all plastic and folding chairs and tables to their indoor storage areas.
- Secure all doors & windows.
- Shut off all lights and fans.
- Set the thermostat at 55 degrees in colder months.
- Please leave the entire building neat and clean (a vacuum cleaner, and broom are in the great room closet)
- Extinguish all fires.

SPECIAL PROVISIONS

The Yacht Club can be reserved exclusively any day of the week for a family reception after the funeral/memorial service for a deceased North Farm resident, provided that the Yacht Club was not previously reserved. There will be no cost.

The Yacht Club cannot be used for fraternal or religious organizations, school reunions, charitable events, business meetings or functions, or political events. Events that are exclusively educational and presented by a nonprofit entity are permitted, with Board approval.

Any guidelines and/or recommendations currently in effect from the Rhode Island Department of Health should always be followed.

YACHT CLUB RESERVATION POLICY AND PROCEDURE

The Yacht Club restrooms are always available for resident use, as are the surrounding grounds, beach, docks, floats, and barbecue pad.

EXCLUSIVE Yacht Club Usage:

When the following events are scheduled, no other resident gatherings are permitted anywhere in the Yacht Club building, including the decks and the kitchen.

- **Monthly North Farm Board of Governors Meetings**
 - Generally held on a Thursday evening beginning at 3:00 PM or 7:00 PM.
 - Additional Board Meetings may be required in some months.
- **NFHOA Social Committee Resident Functions** (excluding Casual Cookouts)
 - Social Committee Functions are always scheduled well in advance.
 - All residents are given plenty of notice and are encouraged to participate in the festivities.
 - Resident only parties, such as neighborhood gatherings, are scheduled through

the Management Office. (No charge).

Resident Yacht Club Rental for Exclusive Usage:

Rentals are required for groups of 16 or more people.

All rentals must be scheduled with the Management Office.

Rental details are covered under Yacht Club Reservation Policy & Procedures.

NON-EXCLUSIVE Yacht Club Usage

Spontaneous small resident gatherings at the Yacht Club are a common occurrence and are enjoyed by many. Checking the published Yacht Club calendar of events, which is updated regularly on the Northfarm.org website, through the Management Office or entrance to the Yacht Club, is advised for such often unplanned gatherings.

Non-exclusive use reservations can be requested at any time but will only be guaranteed 14 days prior to the event. A request for an exclusive use reservation will take precedence over a non-exclusive use reservation if made more than 14 days in advance. However, the person requesting the non-exclusive use reservation will be notified and given the first option to make their reservation exclusive.

Additionally, residents can schedule non-exclusive use of the Yacht Club for groups of 15 or fewer people, with no charge. Multiple residents are not allowed to “pool” their guests to avoid paying a rental fee.

With non-exclusive usage, other groups of 15 or fewer people may also use the Yacht Club facilities at the same time.

NOTE: If you want exclusive usage of the Yacht Club for your planned functions, you must rent the facility.

The Yacht Club may be reserved:

Monday-Friday:	June 1-August 31
Monday-Sunday:	September 1-May 31

The Yacht Club is not available for reservations on Memorial Day or Labor Day weekends, which include Saturday, Sunday, and Monday. Reservations are also not available on the 4th of July, Thanksgiving Day, Christmas Day, or New Year’s Eve.

The Management Office must be notified regarding the scheduling of all Yacht Club functions, both non-exclusive and exclusive.

For groups of 16 or more people, a rental must be scheduled, and a written rental application must be filed with the Management Office.

RENTAL PROCESS:

Rental Fees:

1-6 hours	\$150 Rental Fee
More than 6 hours	\$300 Rental Fee

1. Residents hosting a function must be in attendance for its duration.
2. Each unit is allowed four rentals per calendar year.
3. An Application for Yacht Club Rental will be presented to the resident when the reservation is requested.
4. Upon submission of the rental application form and confirmation of your date, the fee must be received within 14 days. If payment is not received, it may result in the forfeiture of your reservation.
5. Payment of all fees may be made by certified check, money order, or by check drawn on the account of the resident renting the Yacht Club.
6. Caterer Insurance Certification is absolutely required and must be presented to the Management Office a minimum of 14 days prior to the function.
7. If alcoholic beverages are to be served, the resident host agrees (as noted on the Yacht Club reservation form) to indemnify and hold NFHOA harmless of and from all claims, actions, causes of actions and related costs and expenses including, by way of illustration and not by way of limitation, all court costs and attorney fees which will occur or arise either directly or indirectly because of the serving of the afore said alcoholic beverages.

YACHT CLUB RULES VIOLATIONS

Violations of the Yacht Club Rules and Regulations will be subject to fines, and/or restricted use of the Yacht Club, as deemed appropriate by the Yacht Club Committee and the Board of Governors.

SPECIAL REQUESTS

From time to time, we understand people have special requests or need flexibility. The Yacht Club is for all to enjoy. Please submit any special requests to the Management Office

A. WATERFRONT REGULATIONS

The North Farm Homeowners Association does not assume any liability for boats using the North Farm moorings or for those crafts stored on North Farm property. Any boat stored on North Farm property that is not in compliance with these regulations may be removed from the property at the discretion of the Management Office. All charges incurred by this action will be the responsibility of the unit owner and if unpaid will become a lien against the homeowner's unit.

BOATS

1. Each unit has a right to lease one space, for one boat and one trailer, in the parking lot for boat storage annually. Current lessees have first refusal, and a wait list will be maintained. If you wish to rent boat space, please contact the Management Office.
2. The parking fee is \$250.00 per boating year. All boats and trailers must be registered yearly at the Management Office by April 1 and the assigned sticker must be displayed on the boat and trailer, no later than May 15. Boat permit holders will be assigned a numbered parking space and boats may only be placed in their assigned space. Any unregistered boats and/or trailers will be removed at the owner's expense.
3. Boats on trailers must be no longer than 27 feet, or wider than 8 feet, in overall size. Boats in the parking lot must be on trailers with fully inflated tires. Any protective canvas must be maintained in "Bristol Fashion."
4. Motorized boats, sailboats with motors and personal watercrafts must display a valid state registration decal. Only residents with valid current year state registration in the resident's name will be assigned a parking space.
5. Owners who no longer intend to use their assigned spaces should advise the Management Office. Spaces that remain unused or boats that remain covered for one boating year (April 1 – March 31) will be re-assigned.
6. No repairs to boats are permitted in the parking lot or adjacent areas. Note that materials such as used oil, paint, particularly bottom paint, and sanding/scrapings are deemed hazardous under environmental law and must not be permitted to contaminate this area or adjacent land or water. Standing water must not be allowed to collect in stored boats or canvas to avoid hatching mosquitoes.
7. If the National Weather Service issues a hurricane warning for Narragansett Bay, boat owners may move their boats to the tennis court parking lot. They must be parked in such a way that they do not impede traffic. Any resulting damage caused by the boats will be the boat owners' responsibility. The boats must be returned to their original location within 72 hours of the Yacht Club area being accessible."

KAYAKS AND OTHER SMALL WATERCRAFTS

1. Each unit has a right to lease one rack annually. Current lessees have first refusal, and a wait list will be maintained. If you wish to rent a kayak rack, please contact the Management Office.
2. The rack fee is \$50.00 per boating year (April 1-March 31). A rack may accommodate no more than three watercrafts, each 20 feet or less in length. Current year assigned stickers must be attached to all crafts.
3. Watercraft must not be left on walkways. All items must always be secured to their racks. Items not on their racks will be removed by the Management Office.
4. Spaces that remain unused or empty for one boating year (April 1-March 31) will be re-assigned.

MOORINGS

1. North Farm has two deep water moorings for the use of its residents. One mooring marked North Farm, is located to the south of the floats at North Farm marked number

NF 275 (41 deg 42'21.2N 071 deg 17'32.4W), the other is near the entrance to Potter's Cove at Prudence Island and is marked PC 174 (L=41'38.301' N 2=71'20.275'W).

2. When using a North Farm mooring, the boat should display the North Farm Burgee (available from the Management Office). Also, placing a fender overboard invites other North Farm boaters to raft up.
3. When more than two boats are rafted together on these moorings, the outer boats shall also set their anchors. Boat owners who want their own moorings must arrange this directly with either the Bristol or Portsmouth Harbor master's and must not interfere with dock access.
4. Owners wishing to use the North Farm moorings for an extended period must notify the Management Office. Maximum usage must not exceed eight days.

DOCKS AND BEACH

1. The docking space alongside the floating docks is to be based on a first come/first served basis. Time allotted when more than one boat is present shall be twenty minutes.
2. If no other boats are present, the time alongside the floating dock may be extended provided someone who can operate the boat is in attendance.
3. Under no circumstances are boats to remain overnight alongside the floating docks.
4. No Sunbathing on the floating docks.
5. Residents must accompany their guests.

B. SWIMMING POOL – RULES AND REGULATIONS

Pool hours are: 9:00 A.M. – 8:00 P.M.

Homeowners may obtain a pool key from the Management Office.

Each unit will receive **one** key, free of charge. A second key will cost \$50.00 and a third \$75.00. If a key is lost a replacement will cost \$50.00.

Owners who rent their units are to provide those who rent with a pool key so that they may use this amenity. If the Homeowner is unable to physically pick up a key for their tenant, they must submit written permission for the tenant to pick up a key. At the end of the lease the owner is to take possession of the key. If there is a new renter, the owner is to provide the pool key to that renter. If a pool key is not provided to a renter who wishes one, the renter will be charged \$50 for a key.

Owners who sell their units need to hand back their key to the Management Office before a resale is done. A \$50.00 charge will be added to the resale for payment at the closing for keys not turned in to the Management Office.

The following will be posted outside of the pool: **No lifeguard. Swim at your own risk. Do not swim alone.**

General Rules:

1. Because there will not be a lifeguard at the pool, residents/owners should close and lock the gate after entering and leaving the pool area to ensure that only authorized persons

(residents/owners/guests) have access to the pool. The Yacht Club key is given to residents to open the lock at the tennis courts and Yacht Club will open the pool house and restrooms.

2. Residents are allowed five (5) guests per unit per visit to the pool.
3. Residents must accompany their guests and are responsible for the conduct of their guests.
4. Residents and guests entering the pool area must sign in.
5. Bathing attire is required. "Cutoffs" are not allowed for swimming.
6. Only children who are toilet trained or in "swimming diapers" (waterproof pants) are allowed in the pool.
7. Rhode Island Law requires that all persons must shower prior to entering the pool.
8. Residents may set up an adult lap lane(s) at their discretion.
9. Children must be accompanied by an adult 18 years of age or over who must always remain with them and be responsible for their conduct.
10. A parent or guardian must be in the water with children who cannot swim, one adult for each child.
11. Parties at the pool are not allowed.

Pool Activity and Behavior:

1. Diving, running, horseplay, and loud noise are not allowed.
2. Recreational water toys (such as floats, inner tubes, beach balls) are not allowed.
3. Foreign objects (coins, rocks, etc.) are not allowed to be tossed into the pool.
4. Alcoholic beverages and glassware are not allowed in the pool area.
5. Pets are not allowed in the pool area.
6. Smoking is not allowed in the pool area.
7. Spitting, blowing the nose, or contaminating the pool in any other way is prohibited.
8. No cell phone conversations are permitted within the pool area.
9. No radios in the pool area.
10. No Person who currently has or has had diarrhea within prior two weeks may use the pool.
11. No hyperventilation or extended breath holding activities.
12. Pool chairs may not be reserved or saved for later use while one is absent from the pool area.
13. Residents and guests must remove all personal articles and trash when they leave.
14. The Pool Committee is most concerned with maintaining the safety and comfort of all residents and guests within the pool area. Please bring your concerns first to the Property Manager and if you have further concerns, to a member of the Pool Committee.
15. The Property Manager will monitor closely the use of the pool, and report to the Swimming Pool Committee and the Board. If problems persist, more stringent rules will be enacted.

Residents/owners are also encouraged to consider use of the beach.

C. TENNIS AND PICKLEBALL COURTS

1. Residents and Guests:
 - a. The tennis and pickleball courts are for the use of North Farm residents and their guests. Residents may invite up to three guests each and must accompany them on the courts.
 - b. All players (residents and guests) must sign their names on the posted sign-in sheet.
2. Use and Care of Courts:
 - a. Tennis courts are to be used only for the playing of tennis or pickleball and no other recreational activities. Pets, bicycles, roller skates, skateboards or other wheeled transports are prohibited.
 - b. Proper footwear is required to protect the surface and prevent injuries.
 - c. Resident's Yacht Club keys allow access to the courts. Courts are always to be locked when not in use. The last player leaving the courts is responsible for locking the gate.
 - d. Any court condition issues should be brought to the attention of the Management Office staff.
3. Parking:
 - a. Parking on any landscaped property is prohibited.
 - b. Parking is allowed in the following hardscaped areas only: lot adjacent to the courts, guest parking area on Paddock Lane, south side of North Lane adjacent to the Audubon property.
4. Reserving Courts:
 - a. Court reservations are scheduled by filling in reservation schedule posted outside of the courts.
 - b. A scheduled reservation is one made anytime up to the day of the match. Residents may reserve up to one week prior to playing.
 - c. Reserved times are as follows:
 - i. Scheduled Social Play are times made by resident groups for both tennis and pickleball and are pre-posted on the schedule.
Time limits are:

Tennis	-	two hours
Pickleball	-	two and one-half hours
 - ii. Open Play are times that may be reserved by residents for both tennis and pickleball by indicating the time and including your unit number on the schedule.
Time limits are:

Singles	-	one hour
Doubles	-	one and one-half hours
 - d. Any court reserved and not in use 15 minutes past the starting time, may be used by anyone.
 - e. A resident may not reserve the courts for anyone (individual or group) who does not reside at North Farm unless they are playing themselves.

D. SOCIAL COMMITTEE TENT

As a courtesy to North Farm Residents, the Social Committee will allow the use of the outdoor event tent for resident block parties and committee events on North Farm property.

- The North Farm maintenance staff must assist with the set-up and removal of the tent for a fee of \$60.
- After the set up of the tent, the homeowner will inspect and sign off on the condition of the tent with a maintenance staff member.
- The tent cannot be used outside of the North Farm Grounds.
- Should any incident occur that requires repair or replacement, the homeowner would be 100% responsible for this.

III. COMMON AREA AND UNITS

A. BUILDINGS

1. The walkways and entrances of the buildings shall not be obstructed or used for any purpose other than to enter and leave the condominium units.
2. Toys, pools, or playground equipment are not allowed in common areas. Bicycles, similar vehicles, or strollers shall not be stored on common property.
3. Signs (including real estate signs), decorations, pictures, banners, etc. must not be placed in Unit windows or common areas (includes limited common areas).
4. Entranceways or any other portion of the common or limited common area visible to the community shall have minimal ornaments, if any, such as decorative items attached to any entrance. Holiday decorations are allowed only on doors, and they are not to be hung on exterior light fixtures or trees. Decorations are to be removed within two weeks of the holiday.
 - a. Outside holiday lights shall not be of the flashing type.
 - b. Statuary: Due to the diversity of the community, no religious objects or statues are to be displayed in common areas or limited common areas.
 - c. Wind chimes are not allowed.
 - d. Laser lighting is prohibited.
5. An American flag, American flag bunting and/or State of Rhode Island flag may be displayed with consideration for your neighbors and using proper flag etiquette. Other flags or banners are not permitted. Flags may not be stapled to buildings. American flag bunting is to be removed within two weeks of the holiday.
6. Any damage to the buildings and/or common areas caused by residents, their guests, agents, or tenants shall be paid for by the owner of the Unit.
7. Every time the gate arm is hit, there will be a \$150 fine levied against the unit owner the contractor is working for, regardless of whether there is visible damage or not. The unit owner will be responsible for the cost to have the gate assessed for damage by the Associations vendor and be responsible for the cost of any repairs.
8. Owners or residents shall not interfere in any manner with any portion of the common lighting apparatus.
9. Residents shall not sweep, throw, hang, or shake anything from doors, windows, decks,

- or balconies.
10. Clothing or other personal articles shall not be hung in common or limited common areas.
 11. Exterior shades, awnings or privacy screens shall not be installed on any part of a building unless prior written approval of the Property Manager has been granted.
 12. Storm doors may not be installed unless prior written approval of the Property Manager has been granted. Window guards shall not be installed on any part of a building, nor shall anything be projected out of any window, door, or other part of the building unless prior written approval of the Property Manager has been granted. Storm doors must be either white or terratone, depending on the location. No other colors will be allowed.
 13. The Association is responsible for the installation and maintenance of garage doors, tracks, and hardware (except in case of resident negligence). Garage Motors and automatic door openers are the responsibility of unit owners. Homeowners must call the Management Office if repairs to their garage doors are needed. Garages are for housing vehicles; they should not be used exclusively for long-term storage. Garages are not to be used as living space.
 14. Garage doors should not be left open.
 15. Air conditioning units and or fans are not allowed in windows. Any HVAC installation or replacement not conforming to the original equipment location or size must be approved by the Board of Governors on a request form obtained from the Management Office.
 16. External security equipment shall not be attached to or hung from the exterior of the buildings unless prior written approval of the Board has been granted.
 17. Installation of Exterior Private Security Cameras: Private Security Cameras with electronic monitoring via computer, tablet or mobile phone are permitted only under the following parameters:
 - a. Cameras must be installed only for the purpose of viewing the unit's entryways (front and rear doors).
 - b. Cameras cannot be mounted on any exterior wall of the unit.
 - c. Acceptable cameras are fixed doorbell cameras (example: Ring Camera)
 - d. Field of view must be limited to the areas immediately in front of the unit's entryways.
 - e. Audio recording must be inactive when device is not in use.
 - f. Exterior audible alarms are not permitted.
 18. Radio/television/satellite antennas may be installed in accordance with the Resolution adopted by the Board.
 19. Guns or weapons may not be used on the property. Hunting is prohibited.
 20. Firewood must be inconspicuous and stacked at least one foot away from any building, wall, or fence.
 21. Tents or canopies are not allowed either in the Common Area or in Limited Common Area.
 22. No bird feeders or bird seed will be permitted on the property. Hanging Hummingbird feeders are allowed.
 23. The Association will maintain fences and gates. Residents are not allowed to remove, renovate, or alter them in any way.

B. UNITS

1. Toilets and other water apparatus in the units shall not be used for any purpose other than that for which they were constructed. Sweeping, rubbish, rags, newspaper, sanitary napkins, tampons, disposable diapers, etc. are not permitted to be flushed.

IMPORTANT: The holding tanks for North Farm sewage are pumped out by sensitive machinery which can clog when foreign objects are deposited into the system.

2. Our governing documents require that all residents provide the Management Office with current keys to their units for access in emergency situations. Unit security codes must also be made available to the Management Office.
3. North Farm employees are not permitted to enter any unit in the absence of the owner/resident without permission. In the event of an emergency, they may enter without permission.

RI Condominium Law (34-36-7-f) states: The manager or management committee shall have the irrevocable right to have access to each unit from time to time during reasonable hours as may be necessary for the maintenance, repair, or replacement of any of the common areas and facilities or for making emergency repairs necessary to prevent damage to the common areas and facilities or to another unit or units.

4. Agents of the Association or authorized contractors can enter the units under emergency conditions or with proper notice, if accompanied by a North Farm representative.
5. Hazardous materials must not be brought into or stored in residences or garages.
6. With exception to the In Unit Maintenance Program that is offered to residents during the winter months, North Farm employees are not permitted to perform any personal work inside or outside of any unit for a resident or owner during working hours.
7. Residents shall not permit or make any noises which violate the Town of Bristol ordinances or that disturb, annoy, or interfere with the comfort or convenience of other residents.

Construction work and the resultant noise in the owner's unit that would disturb other residents shall be confined to the hours of 7:00 am to 7:00pm. Work is not allowed on federal/RI state holidays.

8. The water supply to washing machines must be turned off when not in use. Washers, dryers, and dishwashers should only be operated when an occupant is present.
9. During the winter, residents must shut off the water supply to outside faucets from inside the unit and leave the outside valve open.
10. Homeowners who are away from their units for (1) one month or longer must notify the Management Office. Unless you have water generated baseboard heat, the main water supply to the unit must be turned off. All units must set the thermostat at a minimum of 55 degrees. From November 1-April 30, for a fee, the North Farm staff will monitor a unit while a resident is away.
11. Do not disturb, disconnect, or paint the heat sensors in the unit. If the sensor alarm company discovers during their annual testing of the sensors that a homeowner's action has affected the functioning of the sensor, all costs of a service call to fix or replace the sensor will be the responsibility of the homeowner.
12. **Open House Rules for Realtors, Private Sellers, etc.:**

- a. To have an "Open House", a Unit Owner must have an Association maintenance

technician posted at the guard house to allow potential purchasers into the community. The owner will pay the cost of the maintenance technician, to the maintenance technician, one week in advance.

- b. Signs will be allowed during an Open House. Ribbons and balloons are not allowed.
13. The use of skateboards, scooters and roller blades is restricted to the Yacht Club Road.
14. Personal gas generators are not allowed. Battery operated power stations inside your home or outside in your limited common area are allowed.
15. Homeowners are responsible for all insects, mice, and/or other pests that are found on the inside of their units.
 - a. The Association will remove the following: aggressive stinging wasps, carpenter ants and honeybee hives found in buildings. Honeybee hives found in buildings will be relocated by a bee specialist.
The Association will not spray pollinators or any other insects outside a unit. Wildlife, such as skunks, foxes, turkeys etc., will not be removed from the property.

The Management Office will not refund homeowners for pest removal if it is not preapproved by the Property Manager.

C. ARCHITECTURAL CHANGES AND FRONT DOORS

1. All requests for internal or external **structural** changes/alterations, except for front or garage pedestrian doors, shall be submitted in writing, to the Management Office signed by the unit owner and licensed contractor, and be accompanied by plans, specifications, a materials list, and the name of the contractor(s) that will be performing the work. The proposed changes shall not jeopardize the structural integrity or property values of the unit in question or surrounding common/limited common areas.
2. All requests for external changes will be reviewed by the Architectural Committee. The committee members may inspect the subject premises, garner input from the surrounding residents and request further information from the unit owner prior to recommending a decision to the Board of Governors. Unit owners are responsible for obtaining and paying for all necessary building permits.
3. Any approved changes shall be constructed at the sole expense of the unit owner and the owner will be responsible for maintaining the changes/alterations at his/her sole expense. Upon the transfer of a unit, the new owner shall be responsible for the maintenance of said changes and any costs related thereto.
4. If a unit owner fails to abide by the above procedures or violates one of the conditions, he/she will be served with a written notice of said violation from the Property Manager upon which the owner may request a meeting with the Board of Governors.
5. An application form to change your front door and the vendor agreement with a photograph of your current door and a picture of the door you want to purchase must be submitted to the office for approval prior to the door being installed.
You may choose a door of your choice with the following requirements:
 - a) The door must fit the existing opening exactly.
 - b) Glass in the door must be clear or frosted, with no patterns.
 - c) No colored glass will be permitted

d) The door must be painted one of the North Farm colors. Paint will be supplied to you by the Association.

D. WINDOW AND DOOR REPLACEMENT

The unit owner is solely responsible for the maintenance and replacement of the following:

1. Exterior doors, sliding and storm doors, including the jamb, casing, trim, threshold, glass, and hardware.
2. Skylights (roof windows), including broken glass and hardware.
3. The color of exterior doors may be white, blue, green, or red. Samples of these colors are available at the Management Office and will be provided to the resident upon request.
4. All broken window glass and hardware.
5. All window and door screens.
6. All windows, including the jamb, casing, trim, sill, glass, and hardware.

The Association will pay for one half of the replacement of the original wood windows under the following conditions, with prior approval of the Management Office.

1. When any part of the jamb, sill or sash is rotted.
2. When a single sash is rotted
3. If a jamb or sill is cracked and/or split
4. If hardware is inoperable and a sash is cracked or loose
5. If more than one sash seal is broken (fogged)

All requests for window or door installations shall be submitted in writing to the Management Office, signed by the unit owner, and accompanied by plans, specifications, a materials list, and the name of the contractor(s) that will be performing the work. The proposed changes shall not jeopardize the structural integrity or property values of the unit in question or surrounding common/limited common areas. No window or sliding door may be installed without the approval of the Management Office. All window and slider door installations must comply with the North Farm specifications.

E. GRILLS AND FIRE PITS

1. Gas or electric grills are allowed on wooden decks. Charcoal grills are permitted only on cement patios or on the grass and not on or under decks. All grills must be UL approved. Fire Pits are not allowed.
2. All grills must be operated at three feet from any flammable surface.
3. All residents are required to have an operational fire extinguisher (5 ABC) that must be nearby when the grill is in use.
4. Grills must always be attended when in use, in case of flare-up. If for any reason the grill is left unattended, the cover should be lowered, and the heat reduced.

F. GROUNDS

1. **Definitions:**
 - a. **Limited Common Area** as described in North Farm's Rules and Regulations: "shall mean that portion of the Common Area, including all balconies, enclosed

patios, courtyards, storage areas, and all assigned parking spaces, intended for the exclusive use of such units". A patio is Limited Common Area, but the landscaping immediately adjacent to it is not.

- b. **Common Area** includes the exterior of the buildings and "all walkways, gardens, recreational areas and facilities, which are now or hereafter contained within the Common Areas". This includes gardens and lawn adjoining patios, in front of courtyards or in front of units that do not have enclosed courtyards.

2. **Role of the Grounds Committee:**

The Committee is an advisory group responsible to the North Farm Board of Governors.

Its primary purpose is to provide information and recommendations to the Property Manager and the Board regarding landscaping.

GENERAL GUIDELINES:

1. North Farm is responsible for planting trees, shrubs, and ground cover in all common areas, except within the Limited Common Areas such as courtyards and enclosed patios (see section below).
2. North Farm is responsible for the maintenance of all landscaping in Common Areas, except within the limited common areas such as courtyards and enclosed patios (see guidelines for courtyards). No trees, shrubs, or landscaping in any Common Area shall be pruned, altered, or removed by homeowners/residents.
3. All landscaping problems or concerns should be addressed to the Property Manager, not the Grounds Committee.
4. North Farm reserves the right to remove any plantings by unit owners in areas outside of their Limited Common Areas.
5. Annuals and perennials may be planted in Common Area landscaped garden beds (see definition above) adjacent to their units. They must be properly maintained and must not extend over lawns or impede landscape work in any way.
6. No shrubs or ground cover may be disturbed. Flowers may not be planted in ground cover. Vegetables, tomatoes, and herbs must be planted in pots placed on limited common areas, such as patios and decks. All plants must be removed or cut down before the winter.
7. Shrubs or dwarf trees may be planted in pots if the total height of the mature tree does not exceed 5 feet. Pots may be placed only on Limited Common Areas, such as patios or decks. They may not be placed on Common Areas, such as landscaped gardens or lawns.
8. If a homeowner feels that a shrub should be removed, a detailed request, stating the reasons for the removal, must be submitted to the Manager.
9. Planters for deck railings are to be of the kind that are specially made to fit over a railing. Planters may **not** be screwed or tied to the railings. Hanging baskets and posts must be safely secured and maintained.
10. Empty pots, dead plants, trashcans, or other unsightly items may not be stored or disposed of in any area, limited or common.
11. Personal items, such as lawn chairs, benches, etc. may not be placed in Common Areas or in landscaped garden beds. They must be placed in Limited Common Areas. Chairs

- and umbrellas may be used in the Paddock, on the beach, or in the pool area, only.
12. All forms of ball playing are permitted on the grounds surrounding the Yacht Club and, in the paddock, next to the gazebo. Ball usage in the other common areas is limited to tossing balls, throwing Frisbees and use of soccer balls.
 - a. No bats are allowed.
 - b. Ball playing is not allowed in the Arboretum.
 - c. Other uses of the Common Area are prohibited.
 - d. Any use of the Common Area shall respect the privacy of the other unit owners and be in compliance with the Declaration of Covenants and Restrictions, VII. Ownership of Units and Common Area, 7.3.”
 - e. Driving golf balls is not permitted anywhere on North Farm grounds.
 13. Any games or activities that are allowed to be played in the Paddock and Yacht Club areas that require the setup or use of equipment, shall meet the following requirements:
 - a. All equipment is to be set up no more than fifteen minutes prior to play.
 - b. All equipment is to be removed once play is completed.
 - c. At no time is the equipment to remain unattended.
 14. Drones may not be launched from or landed upon any part of the property. No owner, resident, tenant, guest, invitee, licensee, trespasser, or other entrant upon the North Farm property may fly drones anywhere over or above the property. Drones are not to be flown anywhere on the property. Exceptions to the above rules will be allowed only by permission of the North Farm Board of Governors.
 15. Smoking is prohibited in Common Area and Limited Common Area (decks, patios, garages...) at North Farm. For purposes of this rule, smoking shall include the inhaling, exhaling, breathing, carrying, or possessing of any lighted cigarette, e-cigarette, cigar, pipe, other product containing any amount of tobacco, marijuana, or other similar heated or lit product whether or not containing tobacco. In consideration of others, smokers are asked not to smoke near an open window.

GUIDELINES FOR COURTYARDS AND PATIOS:

1. Annuals, perennials, and ground cover may be planted if they are properly maintained. Shrubs that attain a mature height of no more than 5 feet may be planted at an appropriate distance from walls or fences. No Arborvitae or Alberta spruce may be planted. No trees may be planted in these areas.
2. The homeowners are responsible for the maintenance of all plantings other than trees and grass. The homeowner is responsible for weeding the beds and in the hardscape. North Farm is responsible for all trees and reserves the right to remove exiting trees under certain conditions. (See Guidelines for Trees pg. 19) Existing trees will be inspected periodically to ensure that root systems do not undermine patios, buildings, or walkways and to make sure that branches are kept away from buildings and do not extend over walkways or neighboring Limited Common Areas.
3. If the owner, new or existing, wishes to replace all the plants, the Manager must approve the plans.
4. Flower boxes may not be attached to courtyard fences.
5. Any ground cover planted inside a courtyard must be kept at ground level and not allowed to climb the fence, especially in the case of ivy.

6. Any vines must be attached to trellises and kept at a sufficient distance from the fences to allow for maintenance and painting.
7. Mulch spread by owners in any area must be the North Farm standard dark brown pine bark mulch.
8. North Farm is responsible for maintaining and repairing the courtyards and patios. If more than 50% of the patio material fails, it will be replaced with the approval of the Property Manager. Homeowners will be given the choice of grass, concrete pavers, imitation bluestone pavers, or brick. Wooden decking will not be allowed. Any patio in good condition may be replaced, at the homeowner's expense, with the approval of the Manager. The homeowner will be limited to the same choices of replacement materials.

GUIDELINES FOR THE MAINTENANCE OF CURRENT "PRIVATE GARDENS"

No new private gardens will be approved. Existing private gardens adjoining buildings will be grandfathered until the sale of the unit, at which point it will revert to the Association. The following guidelines will apply to such gardens:

1. All existing gardens must be maintained at the expense of the owner. The North Farm landscaping service is prohibited from performing any work for homeowners in these areas. This includes spring and fall cleanup, weeding and watering, application of dark brown mulch, and care of perennial shrubs and flowers. Any mulch spread by owners in these areas must be the North Farm standard dark brown pine bark mulch.
2. Existing private gardens will be grandfathered until the owners decide to not maintain the garden or until the ownership of the unit changes.
3. Private gardens are not transferable to a new owner.

GUIDELINES FOR TREES:

Two of North Farm's greatest assets are often in conflict with each other-our trees and our views. The specimen trees inherited by our community, not all of which reside in the Arboretum, are invaluable and are certainly to be preserved. Views are considered from the living room deck. Our location on the bay and our trees both contribute to North Farm's desirability.

The following guidelines are designed to answer the questions:

- Who decides what trees are to be pruned, removed, replaced and with what are they to be replaced?
- Who is to pay for the work and materials?

1. General Policy and Procedure:

- a. Healthy trees may only be removed with the approval of the Board of Governors based on a recommendation by the Grounds Committee.
- b. Pruning is to be considered as an alternative to removal.
- c. Preservation of a Bay view is considered, but privacy concerns are to be respected as much as possible.

2. **Tree Pruning:**

- a. To be done for the following reasons:
 - 1. Too close to buildings
 - 2. Designated view trees
 - 3. Health of tree
 - 4. Aesthetic considerations
 - 5. Safety
- b. How it will be done
No owner/resident may prune any trees. If your view from your living room is impeded, please notify the office.
 - 1. Some pruning jobs may be done by North Farm personnel as assigned by the Property Manager.
 - 2. Major pruning is to be done professionally, in accordance with professional standards.

3. **Tree Removal:**

- a. Trees that are judged by an arborist to be dead, dying, diseased or structurally unsound and that cannot be saved will be removed.
- b. Healthy trees may be removed with the prior approval of the Board of Governors based on a recommendation from the Grounds Committee and under the following conditions:
 - 1. Overcrowding
 - 2. Too close to buildings
 - 3. Any other reason the Board of Governors may determine.
- c. Notification: As a matter of courtesy, the Property Manager, using their best judgment and in consultation with the Grounds Committee, will identify and notify all homeowners who may be affected by the removal of a healthy tree which is located adjacent to or in the vicinity of their units.

4. **Tree Planting:**

- a. Homeowners are prohibited from planting trees in Common Areas and Limited Common Areas.

All trees, whether in a courtyard, Limited Common Area, or Common Area, belong to North Farm.

G. VEHICLES AND PARKING

- 1. Speed limits for all vehicles:
 - All roadways in North Farm 20 miles per hour
 - Approaches to Security Gates 5 miles per hour
- 2. All residents shall park their automobiles either in their garages or in the areas designated. Guest Parking areas are marked with appropriate signs.
- 3. Handicapped Parking spaces are for vehicles displaying proper handicapped plates or placards.
- 4. Parking is not permitted on roadways or grass and other landscaped areas except for the south side of North Lane.

5. Automobiles are defined as conventional family cars, sports cars, station wagons, SUV's, mini vans, and utility vehicles up to one-half ton, all of which are designed for passenger use only (not for camping, business, or commercial use). Motorcycles, motorbikes, campers, and vehicles with advertising shall be stored in garages only. If a camper cannot be parked in the garage, arrangements for temporary parking must be made with the Management Office.
6. Vehicles shall not be stored or allowed on the property unless they are operable and legally registered.
7. Vehicles which are objectionable from a mechanical standpoint as determined by the sole discretion of the Board of Governors may not be operated or parked anywhere on the property.
8. No auto shall be repaired within the premises of North Farm except in an emergency.
9. Vehicles shall not be parked, even temporarily, to block access to roadways, parking spaces, driveways, handicapped spaces, or garages.
10. **All residents are required to have a resident parking sticker affixed to their vehicle(s). New Residents shall register all vehicles with the Management Office within 7 days of residency and shall affix a resident parking sticker to their vehicle(s). If a resident obtains a new car, the Management Office will provide a new sticker.**
11. Short-term parking of guest vehicles is permitted at designated locations with advance permission from the Property Management Office. Camping in vehicles is not permitted.
12. Vehicles parked in violation of the above restrictions may be subject to fines and towed away at the expense of the owner.

Electric vehicles

1. No electric or hybrid electric vehicle may be charged inside of any garage or building at North Farm.
2. Any North Farm owner or resident must notify the Management Office if it currently owns or intends to purchase an electric or hybrid electric vehicle.
 - a. The notice must identify the unit, unit owners, vehicle owners, type/model electric or hybrid vehicle and vehicle license number.
 - b. For currently owned vehicles, the notice must identify the type of charger that the owner is using. If changes need to be made to existing chargers to come into compliance with this Rule, Management will work with the owner to establish a reasonable time frame for making such changes.
 - c. For new vehicles, the notice must identify the type of charger the owner is planning to use.
3. On site charging for electric or hybrid electric vehicles must meet the following requirements:
 - a. Installation or use of charging equipment at free-standing common area garages or at units with attached garages requires approval from Management. The owner needs to complete the necessary application forms and submit them to the Management Office at least 14 working days before any work is scheduled.

- b. Work to install charging equipment may not begin until approval has been given.
 - c. For charging stations located at free-standing common area garages, the Management will work with the owner to determine what, if any, electrical upgrades are needed and how to allocate the cost of such improvements and the cost resulting from increased power usage resulting from charging the vehicle.
 - d. We recommend that owners planning to install charging equipment for an electric or hybrid electric vehicle meet with the Management Office in advance of purchase to ensure that any questions about charging such vehicles at North Farm can be addressed.
4. Extension cords shall not be used to supply power from individual units to charge electric or hybrid electric vehicles anywhere on North Farm.
 5. All electrical alterations necessary for charging stations at North Farm must be completed by a licensed and insured electrician, conform to the architectural standards of the building, conform to the recommendations of the vehicle manufacturer, and comply with any applicable laws or ordinances.

H. TRASH AND RECYCLABLES

1. Trash Pick Up

All trash put out for collection must be in bins with a tight-fitting lid.

- Place your **trash** in securely tied plastic bags and then into a barrel with a tightly fitting lid. All trash must be in covered barrels.
- Trash and recycle bins must be removed from the common area by the end of the trash pickup day.

2. Recyclables

Recycling is collected every two weeks.

All recyclables put out for collection must be in bins with a tight-fitting lid.

Homeowners do not have to sort recyclable materials. Bottles, cans, newspaper, and broken-down cardboard may all be placed in the **SAME BIN**. Below is Waste Management's Single Stream Recycling Guidelines for container preparation:

- a. Do not place recyclables in plastic bags.
- b. Remove all plastic bags.
- c. Corrugated, or large cardboard boxes and containers must be broken down so they fit inside the bin without jamming, so the cart will empty completely.
- d. All containers (jars, bottles, carton, etc.) must be rinsed and free of all contaminants.
- e. Remove and discard all corks, tops, rings, and metal bottleneck wraps.
- f. Recycle bins may not weigh more than 50lbs.
- g. Only one bin may be put out for collection.
- h. Recycle bins must have a recycling symbol or verbiage on them.

Large/special items such as furniture, tires, batteries, water heaters, etc. must be picked up by a private firm of your choice, at your expense.

3. Dumpster

The dumpster at the maintenance shop is for the use of the maintenance staff. Residents may use the dumpster if you are travelling, and you want to throw out your trash or if you missed a trash pick-up day. Contractors **may not** use the dumpster to discard items when working in your unit. No furniture, appliances, carpets etc., may be put into the dumpster.

I. PETS

A resident with a pet must sign a "Pet Agreement" form, which will be kept on file in the Management Office.

1. All pets must wear tags identifying the owner.
2. Pets must always be leashed in common areas.
3. Stray animals without an identification tag will be removed from the property.
4. Residents and their guests are expected to clean up after their dogs as per Bristol Town ordinance, Sec. 6-80 (a) & (b) which states; "(a) It shall be the duty of each person who owns, possesses, or controls a dog to remove and dispose of any feces left by his dog on any sidewalk, street, park, or other public area. It shall further be the duty of each person who owns, possesses, or controls a dog to remove and dispose of any feces left by his dog on any private property neither owned nor occupied by such person. (b) No person who owns possesses or controls such dog shall appear with such dog on any sidewalk, street, park, or other public area, or on any private property neither owned nor occupied by such person without such means of removal of any feces left by such dog."
 - a. Failure to do so may result in a fine.
 - b. Dogs are not permitted to void in residential areas. Animal urine is highly toxic to shrubbery and short grass.
5. Residents will not allow their pets to create excessive noise or annoy other residents.
6. Residents will not allow their pets to roam, and will not leave pets unattended on deck, patios, in limited or common areas.
7. Residents will comply with Bristol Town Ordinance Sec. 6-73 which states; "The owner or keeper of any dog shall keep his dog under restraint at all times."
8. Pets are not allowed in the tennis courts, Yacht Club, at the beach, picnic area, pool, or dock areas.

J. RENTAL POLICY

The North Farm Homeowners Association Rental Policy has been established to protect each Homeowner, so that the community standards are supported and maintained. It is important that the Association knows who is living within the community for safety, notification, and service reasons.

1. North Farm Written Lease Policy

The Board of Governors must grant permission for a rental prior to the rental start date. The following paperwork must be submitted for Board approval at least one week before the rental start date:

1. Application to the Board for rental approval-provided by the Management Office
2. A signed copy of the lease between the owner and the renter-provided by the unit owner
3. The NFHOA Lease Addendum-provided by the Management Office

Failure to do this will cause an automatic fine to the Unit Owner effective the day of occupancy by the renter and continuing until the proper documents are on file at the office. The fines will increase from ten dollars/day (1st week) to 25 dollars/day until proper documentation is filed and accepted by the Property Manager.

- a. It is the Unit Owner's responsibility to provide the Renter(s) with a copy of the North Farm Homeowners Association Rules & Regulations. Copies can be obtained from the Management Office or on the Northfarm.org website.
 - b. All new tenants are required to register with the Management Office upon moving in.
 - c. It is the Unit Owner's responsibility to provide the Renter(s) with unit keys, a gate clicker, and a Yacht Club key. Pool keys will be released to tenants only with written approval from the homeowner.
2. **Rental Terms** - All rental units must have a written lease signed by the Unit Owner(s) and the proposed Renter(s), which includes but is not limited to the following conditions:
- a. All leases must be for a minimum term of six (6) months. Only one lease can occur in a 12-month period.
 - b. Assignment and subletting by the renter(s) are prohibited.
 - c. The use of the garage(s) and deeded parking space(s) must go with the unit.
 - d. The lease must specify in writing that the renter agrees to comply with all North Farm Homeowners Association Rules and Regulations. The unit owner is responsible and liable to the Association for any damage or injury to persons or property caused by or resulting from the use of any Common Area or Limited Common Area of North Farm by the renter(s).
 - e. All renters shall abide by the rules as stated in the Declaration of the Condominium, including the Association By-Laws and this Rules and Regulations Manual.
 - f. Unit owners shall be responsible for the actions of their renters.
 - g. The use of all facilities goes with the occupancy of each unit. When a unit is rented, the owner of that unit is denied the use of all Association amenities.
 - h. Occupancy of any rented unit must be limited to two people per bedroom.
3. **Renewal of Leases** - Any renewal of an existing lease must contain the same conditions that are listed in Item #2-Rental Terms. The renewal lease must be on file with the Management Office prior to the effective date of the lease or the Unit owner will be subject to the same Fines prescribed in Item #1 until documentation is received in the Management Office.

K. INSURANCE

The North Farm Homeowners Association carries fire, catastrophe, and liability insurance on all the common areas, including building structures, Yacht Club, swimming pool, fences, grounds, etc.

It is recommended that all unit owners purchase and maintain a condominium owner's insurance policy (HO-6).

The Association's Master Policy has a deductible on claims. (\$25,000 at this writing).

If you have a loss that is covered by the Association Master Policy, the Association will receive a claim check for the loss minus the deductible amount. It is the unit owner's responsibility to have the proper endorsements on his/her HO-6 policy to cover the loss of the deductible.

It is recommended that all unit owners review their insurance coverage with their own insurance agent or advisor.

All unit damage must be reported within 72 hours of discovery to the Property Manager who will assist the unit owner to the extent the damage is insured by the North Farm Owner's Association insurance policies.

- a. Unit owners who contract with painters, carpenters, plumbers, etc. will cause such contractors to furnish a certificate of insurance evidencing the following minimum insurance requirements: Commercial General Liability limits of at least one million dollars per occurrence and one million dollars of products/completed operations aggregate. North Farm Homeowners Association, Inc. shall be named as additional insured.
- b. Automobile Liability Coverage for owned and including non-owned and hired automobile with limits of at least one million dollars combined for bodily injury and property damage.
- c. Worker's Compensation/Employer's Liability Coverage to provide statutory benefits for worker's compensation/employer's liability limits of at least one hundred thousand/five hundred thousand/one hundred thousand should be carried.

L. SATELLITE DISH / ANTENNA INSTALLATIONS

1. Definitions:

- a. Reception Antenna means an antenna, satellite dish, or other structure used to receive video programming services intended for reception in the viewing area. Examples of video programming services include direct broadcast satellite services, multipoint distribution services and television broadcast signals. The mast supporting the Reception Antenna, cabling, supports, guy wires, conduits, wiring, fasteners, bolts or other accessories for the Reception Antenna or similar structure are part of the Reception Antenna. A Reception Antenna that has limited

transmission capability designed for the viewer to select or use video programming is a Reception Antenna if it meets Federal Communications commission standards for radio frequency radiation. Structures similar to Reception Antennas or any structure, device, or equipment that is similar in size, weight, appearance to Reception Antennas.

b. Transmission Antenna means any antenna, satellite dish, or structure used to transmit radio, television, cellular, or other signals other than a reception antenna.

2. No resident shall install a Reception Antenna on any portion of the common areas and facilities unless the area is a limited common element or exclusive use.

No resident shall install a Reception Antenna on any portion of the common area granted to the unit where the resident resides pursuant to the provisions of the Declaration creating the condominium.

a. A reception antenna which encroaches on the air space of another owner's unit, limited common area or onto the general common areas does not comply with this rule.

b. Tenants must obtain the written permission of the owner before they may install a Reception Antenna on any limited common areas or exclusive use areas, as defined in the Declaration as being within the owner's exclusive use or control.

3. If a Reception Antenna is installed in a limited common area or exclusive use area as defined in the Declaration, such installation shall be subject to the following:

a. Reception Antennas shall be no larger than necessary for reception of an acceptable quality signal, provided that under no circumstances shall Reception antennas for direct broadcast satellite services be larger than one meter in diameter.

b. Due to safety concerns relating to wind loads and the risk of falling structures, masts, supports, and other structures more than twelve feet in height must receive the prior written approval of the Board. The owner must submit an application including detailed drawings of the structure and methods of anchorage.

c. Reception Antennas must be placed in areas that are shielded from view from outside the project or from other units to the extent possible; provided that nothing in this rule shall require a Reception Antenna to be placed where it precludes reception of an acceptable quality signal unless no acceptable reception is available in any limited common area or exclusive use area. In no event may Reception Antennas be installed on roofs, lawns, or other common areas.

d. Reception Antennas or similar structures shall not be placed in areas where it blocks fire exits, walkways, ingress or egress from an area, fire lanes, fire hoses, fire extinguishers, safety equipment, electrical panels, or other areas necessary for the safe operation of the project. The purpose of this rule is to permit evacuation of the units and project and to provide clear access for emergency

personnel.

- e. Reception Antennas or similar structures shall not be placed within two feet of electric power lines and in no event shall they be placed within an area where they can be reached by the play in the electric power lines. The purpose of this rule is to prevent injury or damage resulting from contact with the power lines.
 - f. If Reception Antennas are allowed to be placed outside the building, they must be painted to match, or be compatible with, the color of the building. In addition, the Board may require a resident to install and maintain inexpensive screens or plants to shield the Reception Antenna from view.
 - g. Any resident installing, maintaining, or using a Reception Antenna shall do so in such a way that does not materially damage the general common elements or the units, void any warranties of the Association or other owners, or impair the watertight integrity of the buildings.
 - h. The residents who own or use a Reception Antenna are responsible for all costs associated with the Reception Antenna including, but not limited to, costs to:
 - Repair, maintain, remove, and replace the Reception Antenna
 - Repair damages to the common elements, the unit, other units, and other property caused by the installation, existence, or use of the Reception Antenna
 - Pay for medical expenses incurred by persons injured by installation, existence, or use of the Reception Antenna
 - Reimburse residents or the Association for damages caused by the installation, existence, or use of the Reception Antenna. Evidence of insurance of the installer in satisfactory kinds and amounts shall be provided to the Association prior to the commencement of work, naming the Association as an additional insured.
 - i. Due to safety concerns relating to the falling of structures, all Reception Antennas shall be securely attached to the building or ground and shall have guy wires securing the device to the building or ground, but only if said building or ground area is a limited common element. Otherwise, guy wires and the like may not be attached to common areas and facilities.
 - j. Residents shall not permit their Reception Antenna to fall into disrepair or to become a safety hazard.
 - k. No resident may install more than one (1) Reception Antenna or more than one (1) satellite dish.
4. Process and Procedure
- In the event of a violation of these rules, the Association may bring an action for declaratory relief with the Federal Communications Commission (FCC) or any court having jurisdiction over the matter. To the extent permitted by the FCC, the Association shall be entitled to fines, reasonable attorneys' fees, costs, and expenses. In addition, the Association may seek injunctive relief.
5. Transmission Antennas are prohibited.
 6. The resident shall provide a copy of the Notification Form to the Board. Licensed and insured contractors must perform all work. Said contractor shall also provide detailed plans and specifications to the Board prior to commencing the installation.
 7. The resident is responsible for the immediate removal of the Reception Antenna if it must be removed for the Association to repair, paint or maintain the area where it is installed.

8. If any of these provisions are ruled to be invalid, the remainder of these rules shall remain in full force and effect.
9. The Board may amend this Resolution from time to time as it deems necessary. In all other respects the Rules and Regulations as hereby amended by the Resolution are hereby ratified and affirmed.