

Four Seasons at Gold Hill

Resident Handbook

December 2010

Prepared by:

Four Seasons at Gold Hill  
Home Owners Association Board of Directors  
Gold Hill Road  
Fort Mill, SC 29708

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# 1 Scope

This Resident Handbook contains Rules and Regulations established by the Four Seasons at Gold Hill (FSGH) Home Owners Association Board of Directors. The document's purpose is to provide a set of clear and consistent rules for all residents of FSGH, and for the use of the amenities at FSGH. It is also intended to guide future Boards in their application and enforcements of the Bylaws and the rules and regulations provided herein.

FSGH is an age-qualified community subject to recorded Covenants, Easements and Restrictions and Bylaws with the association thereof granted the power to enforce certain Rule and Regulations. It is hereby declared that, notwithstanding any agreements to the contrary; all persons, companies, including the Declarant, vendors, caregivers, etc. entering upon these premises become subject to such Rules and Regulations.

# 2 Background

K. Hovnanian provided documents to all new home buyers with their initial homeowners' packet. The documents were named REGULATIONS and GUIDELINES. Over time, certain rules have been modified and better defined. This document (together with the ACC Handbook) replaces those documents in their entirety. All current referenced documents are available on the Four Seasons at Gold Hill web site and/or from the Board of Directors.

These Rules and Regulations are established in accordance with Article V of the FSGH Bylaws. The purpose of these Rules and Regulations is to assure that FSGH remains a protected, private residential community where Members and guests alike can enjoy its beauty and its recreational opportunities. The Rules and Regulations will supplement the Covenants and the By-Laws. Should there be conflict between this document and the Bylaws or CE&Rs, it is unintentional, and the Bylaws and/or CE&Rs take precedence. Refer to Article 1 of the CE&Rs for definitions that apply to Four Seasons at Gold Hill.

# 3 Clubhouse Use

- 3.1 Any person who abuses the use of the Clubhouse facilities or common properties as described herein shall be restricted from further use of the same by the Homeowners Association officers. Owners are responsible for any damages they and their guest may cause, including potential fines.
- 3.2 The Clubhouse is open 1:00 pm to 6:00 pm Sundays and 10:00 am to 10:00 pm all other days. The clubhouse will close as early as 8:00 pm if no residents are present. Access to the computer, fitness, locker and aerobics rooms is 24/7 via key entry through the east entrance.
- 3.3 Smoking is not permitted in the Clubhouse.
- 3.4 Dogs and other pets are not allowed in the Clubhouse.
- 3.5 Guests under the age of 16 are not allowed use of the Clubhouse or amenities unless accompanied by their Member.
- 3.6 Members who sponsor a guest at a HOA activity must be present with the guest.

- 3.7 Appropriate attire (shirts and shoes) must always be worn in the Clubhouse. Wet bathing suits are not permitted to be worn in the Clubhouse, except in the locker rooms.
- 3.8 The gas grill is available for any and all Members without prior approval. Users should be courteous and must remember to turn gas tank off when finished with grill. Users will be responsible for cleaning the grill surface after each use. Please inform the Clubhouse attendant or Activities Director if propane tanks are empty.
- 3.9 Dining for sit-down meals will only be allowed in the multi-purpose room or outside tables on the pool decks.
- 3.10 Refreshments and light finger foods will be allowed in the Billiards room, Lounge, Card room and Crafts room during Clubhouse hours of operation. Members are expected to return rooms back to normal condition regarding furniture placement and cleanliness before leaving the Clubhouse.
- 3.11 Member will not be allowed to store leftovers or perishables in Clubhouse pantry and refrigerator without prior consent from Clubhouse attendant or Activities Director.
- 3.12 The telephones in the Clubhouse are for emergency use only.
- 3.13 There are three (3) fire extinguishers in the Clubhouse building; one on the wall outside the Billiard room, one in the main entry opposite the kitchen; one outside the hallway opposite of the ladies room entrance.
- 3.14 First aid kits can be found in the kitchen, multi-purpose room and pool cabana area.
- 3.15 Please fill out a maintenance form at the Clubhouse reception desk to indicate any repair or maintenance of the Clubhouse or any amenity that may be required, so that periodically they can be reviewed and tended to.
- 3.16 The Clubhouse may not be rented coincident with a scheduled Clubhouse Member event, unless the rental and event can be reasonably expected to not interfere.
- 3.17 Members and their guests must clean the kitchen area after each use. Cleaning supplies are provided in the kitchen area. Anything (food, drinks, etc.) left in refrigerator pantry or freezer will be discarded.
- 3.18 Although the Clubhouse is cleaned on a regular basis, any extra ordinary refuse created by a Member and/or a Member's guest should be cleaned by that Member before leaving the Clubhouse.
- 3.19 The Clubhouse may be rented for use by groups which include both Residents and their non-resident guests. For instance, if a Resident's Family Reunion were to be held in Fort Mill, and they wanted use of the Four Seasons Clubhouse for a day or an evening, they would be charged a rental fee. The fees charged include an anticipated cost of cleaning, linens, use of our facility, etc. (Current resident rental fee is \$250, including cleaning.) Fees are subject to change and will be reviewed annually. See 3.28 for information about rentals by organizations.
- 3.20 Relative to Resident use, the Clubhouse is a benefit of being a dues-paying Resident of Four Seasons. Groups may congregate at and utilize the Clubhouse as part of a community-wide scheduled event, as a less-formal named event, or as an impromptu gathering. Relative to cleaning, no fees will be charged the latter two groups provided that food beyond finger-food is not served. It is to everyone's benefit to keep our Clubhouse clean.

- 3.21 Scheduled, large, community-wide events are likely to attract large numbers of Residents, with food served, and hence could result in a need for professional cleaning. This type of group is not charged a fee for Clubhouse use, but is expected to clean up after themselves.
- 3.22 Less formal Resident groups desiring to use the Clubhouse may have themes such as Single Mingle, Friday Evening Happy Hour, Ladies Get-together, Bunko, Canasta Lunch, Men's Poker, and Laugh-In Cast, to name a few. These groups typically advertise the theme of their get-together, but are expected to refrain from enforced exclusion of other residents. This type of group is not charged a fee for Clubhouse use, but is expected to clean up after themselves.
- 3.23 Impromptu groups are also not charged a fee for Clubhouse use either, and like all other groups, are also expected to clean up after themselves. Please make a room reservation.
- 3.24 A clean-up check-list with instructions to help ensure reasonable cleanup by the respective users of the Clubhouse, whether a themed, impromptu, or otherwise, is available. The checklist is posted, and will be provided to organizers of events.
- 3.25 Cleaning implements (e.g., vacuum cleaner, brooms, carpet sweepers) are available in a closet where residents can utilize them to assist their cleaning efforts, as needed. A vacuum cleaner has been donated and has been placed in the coat closet, along with spare bags. Any other donated items will be appreciated.
- 3.26 A schedule of Clubhouse events, both Resident and Non-resident will be posted. All groups who wish to use the Clubhouse, whether impromptu or themed, should make Clubhouse staff aware of their plans so that the schedule can show use of the space, and conflicts can be avoided.
- 3.27 Clubhouse events are first and foremost for the enjoyment of Four Seasons' residents. In cases where the resident participation at a social event may fall short of the event's attendance goal, friends and relatives of residents may also attend. The following are the guest policy guidelines:
- a. Permanent single residents may bring one guest to clubhouse social events.
  - b. Couples who would like to attend an event with guests must sign up on the wait-list and will be notified according to availability. Each event will have a deadline date for residents to sign up and pay. After that date, if space is available, those on the wait-list will be contacted in the order in which they signed up.
  - c. HOA-supported free events (e.g., Ice cream, watermelon, etc.) are open to residents only.
  - d. Residents may sign up with guests for speaker events based on availability.
  - e. No children under 19 will be permitted to attend any social events.
  - f. Concerning attendance by guests at resident-paid activities such as Water Aerobics, guest participation is solely at the discretion of the instructor.
- 3.28 The clubhouse may be rented to outside organizations of which a Four Seasons resident is a member. Rentals to such organization may not exceed once per year for each organization. The current organizational rental fee is \$500, including cleaning.

- 3.29 In the event of a death of a resident, and the surviving spouse or family wishes to have a short get-together at the Clubhouse for the Four Seasons Residents to pay respects to the surviving family, there is no rental or clean-up fee, provided that the Clubhouse Multipurpose room is available.
- 3.30 If you or your group uses the clubhouse, please leave the area as you found it.
- a. Vacuum the room when your activities create a requirement for cleaning by serving food items. The vacuum cleaner is kept in west hall coat closet.
  - b. Replace all furniture as you found it. Leave neat and tidy.
  - c. If used, take-down any additional serving tables and place in the storage area in the stairwell.
  - d. Cover tables with plastic (if in the multi-purpose room) or bring the appropriate number for cloths for the tables. Replace all used linen table cloths that may be soiled. Ask attendant for fresh ones if available. Wipe down card tables in Card Room or TV Lounge when food consumed.
  - e. Washable items (coffee pot, cutlery, pitchers, trays etc.) are available in the Clubhouse kitchen. Please wash after each use. All other items supplied by the group for each function.
  - f. Ensure all restrooms are clean and orderly if used.
  - g. Turn off TV's, lights or other appliances not in use.
  - h. If the kitchen is used, clean all surfaces and empty the trash. Windex and other cleaners available to the right of the sink. Please alert staff when items are low, so they may be replaced timely.
  - i. Rinse all cans and bottles if you plan to place them in the recycle bin located in the kitchen.
  - j. Remove all trash and place in the outside containers on west side of building. Additional trash bags to reline the trashcans may be obtained from the Clubhouse staff on duty.

## **4 Pool and Spa**

- 4.1 No running, pushing, wrestling or horseplay will be permitted at any time.
- 4.2 All persons using the swimming pool do so at their own RISK. Solo swimming is not advised.
- 4.3 Regulations required by the South Carolina Department of Health and Environmental Control (DHEC) are displayed at the swimming pool. Observance of these regulations is mandatory.
- 4.4 Use of the swimming pool is restricted to Four Seasons at Gold Hill Member and their guests. Please note that a Member sponsor must accompany guests
- 4.5 Guests under the age of sixteen (16) may only use the swimming pool between the hours of 11:00 am and 3:00 pm daily, and between 6:00 pm and 8:00 pm Saturday and Sunday. Please ensure your guests are considerate of other residents using the pool

deck seating and facilities. Children under the age of sixteen (16) are not permitted in the Spa at any time.

- 4.6 Five (5) tags are provided to each household at closing. Additional tags may be obtained during Clubhouse operational hours. See the Clubhouse Attendant or Activities Director to obtain the additional tags.
- 4.7 Additional guests are to sign-in at the front desk to receive a tag. Tags are to be returned to the front desk after each use. If the Member's guest has an extended stay, keep additional tags until departure of the guests. There is no limit on the number of guests, but in consideration of other residents using the facilities, residents should limit the number of guests present.
- 4.8 Lightning creates a substantial risk to all those in and around the pool. When any lightning is seen and/or thunder is heard, the pool shall be immediately vacated in a calm manner until lightning has not been seen or thunder heard for fifteen (15) minutes.
- 4.9 Umbrellas must be lowered and secured after each use. Don't assume that someone else will be coming and want to use them. Inclement weather can arise and cause damage to the umbrellas. Please do not allow children to stand on, play with or otherwise abuse the pool furniture.
- 4.10 Pick up after eating and wipe down tables and chairs after you and your guests are finished. No food is allowed within ten (10) feet of the pool or spa. Smoking is not allowed inside the pool area fence.
- 4.11 The restrooms must be kept clean! Members should monitor their guests' habits. Lockers in the bathroom are checked every night before closing the Clubhouse; please ensure that all items are out of the lockers before closing. Items left in the lockers will be collected nightly.
- 4.12 Locker keys are located with each available locker. Members and their guest may use the lockers while on the Clubhouse premises. Return key to the proper numbered locker upon leaving the pool area.
- 4.13 Please shower before entering the pool.
- 4.14 Any person having a skin disease, sores, inflamed eyes, colds, nasal or ear discharge, diarrheal illness, nausea or any communicable disease should not enter the pool until such conditions do not exist.
- 4.15 Babies wearing diapers, or who normally wear diapers, are not allowed in the pool at any time.
- 4.16 There should be no spitting or blowing nose in pool.
- 4.17 No animals or pets allowed in the pool.
- 4.18 No glass allowed inside the pool area fence except under the awning beside the multipurpose room doors.
- 4.19 Proper swimming attire must be worn at all times. Only bathing suits will be permitted in the pool. The wearing of Bermuda shorts, jeans, cut-offs, etc. is forbidden.
- 4.20 All trash, drink cans and food wrappers must be placed in trashcans in order to keep the pool safe and clean. Also, if you have any food crumbs around your area, please hose the area off, as it attracts pests.

- 4.21 Pool furniture will not be removed from the pool area at any time. Under no circumstances are the drain covers to be removed from the bottom of the pool. No person is to play with the pool cleaning equipment, life ring or other apparatus.
- 4.22 A first aid kit is available at all times at the pool cabana.
- 4.23 The use of roller skates, skateboards, bicycles, tricycles, motorbikes or other riding toys is prohibited in the pool area.
- 4.24 Elderly persons and those suffering from heart disease, diabetes, high or low blood pressure should consult their physician before using the spa.
- 4.25 The use of the spa while under the influence of alcohol, anticoagulants, antihistamines, vasoconstrictors, vasodilators, stimulants, hypnotics, narcotics or tranquilizers should be avoided.
- 4.26 Pregnant women should not use the spa without consulting their physician.
- 4.27 Persons should spend no more than fifteen (15) minutes in the spa at any one session. Long exposures may result in nausea, dizziness and/or fainting.
- 4.28 The maximum temperature allowed by the South Carolina Department of Health and Environmental Control, for any spa is 104° F.

## **5 Tennis Court**

- 5.1 Use of the tennis court is restricted to Four Seasons at Gold Hill Member and their guests. The court is for playing tennis only.
- 5.2 Tennis shoes are required when using the court.
- 5.3 Proper tennis etiquette is to be observed by players and spectators.
- 5.4 Players are expected to limit their time to one (1) hour when others are waiting to use the court.
- 5.5 Court lights are on a timer and can be activated by the Clubhouse attendant.
- 5.6 The Clubhouse attendant will keep a tennis schedule at the front desk. Court reservations should be made and will be honored whether court is in use or not.

## **6 Recreation Areas**

- 6.1 Four Seasons at Gold Hill Clubhouse/Pool tags are to be worn by Members and their guests when visiting any of the amenities areas.
- 6.2 Players and spectators using the outdoor amenities are expected to be considerate of the tranquility of the Members whose homes surround or are adjacent to the amenities areas. Their Member or a Member-designated adult guardian must accompany guests under the age of sixteen (16).
- 6.3 The amenities area, except for the Clubhouse may be utilized for recreational activity between the hours of 8:00 am and dusk.
- 6.4 All players and spectators are responsible for keeping the game area policed and clear of debris.

- 6.5 All recreation areas are for the enjoyment of Members and their guests. Children under sixteen (16) must have a Member or an accompanying designated adult guardian with them at all times.

## **7 Computer Room**

- 7.1 A Member must accompany guests under the age of sixteen (16) at all times when using the computer room.
- 7.2 Please do not leave children unattended.
- 7.3 Paper provided by the HOA is for use by Members. Please limit number of copies printed. The printer cannot be used for business purposes.

## **8 Fitness Room**

- 8.1 No one under the age of sixteen (16) may use the fitness room. This room is designed for use by adults only.
- 8.2 Proper attire and shoes are required.
- 8.3 Please wipe down the equipment after each use. Disinfectant cloths are provided for use by Members and their adult guests.

## **9 Vehicles and Traffic**

- 9.1 All State of South Carolina Motor Vehicle Laws apply while driving through the community or as otherwise posted.
- 9.2 The speed limit in the community is 25 mph, unless otherwise posted.
- 9.3 Vehicles must bear valid state license registration tags.
- 9.4 The use of go-carts or motorized skateboards is prohibited.
- 9.5 Bicycle riders must obey applicable traffic guidelines. They may not be ridden after dark unless equipped with approved lights and reflectors.
- 9.6 Members are required to park vehicles off streets except in emergencies. Street and homeowner's driveway parking shall be allowed to visitors, guests and vendors for short duration as long as the flow of traffic is not impeded.
- 9.7 No unlicensed vehicle shall be parked in any driveway, street or any other parking area within the development.
- 9.8 No mobile home, modular home, house trailers, outbuildings or any temporary structures shall be placed on any lot either temporarily or permanently.
- 9.9 Vehicles other than conventional automobiles, SUV's, vans (under eighteen feet) and pick-up trucks not used for commercial purposes, shall not be regularly parked in streets or driveways for extended periods of time (i.e., in excess of twenty-four hours).
- 9.10 No parking is allowed in front of fire hydrants. No parking in the front Clubhouse ramp. Please observe handicap parking.

- 9.11 No parking of vehicles owned by any Member or guest on an empty lot, lawn or common areas will be permitted.
- 9.12 No area within the development shall be used for vehicle repair work (i.e., engine, body), whether performed by Member or other parties.
- 9.13 Parking of additional vehicles in the Clubhouse parking lot is permitted after submission of a request to do so, and permission having been granted. A small sign will be provided for display in the windshield or other visible area. Vehicles not displaying a provided sign may be subject to towing from the premises.
- 9.14 Golf carts must comply with all State of South Carolina Motor Vehicle Laws. Golf carts must be garaged when not in use.

## **10 Pets**

- 10.1 No animal, livestock or poultry of any kind, except as follows, shall be raised or bred on the property.
- 10.2 Dogs, cats and/or other common household pets may be kept as long as the Member of such pets do not keep, breed or maintain such animals for any commercial purposes.
- 10.3 All such pets must be kept inside the home and when taken out for exercise, the pets must be kept on a leash at all times, except when on the Member's property and shall not be allowed to become a nuisance to other Members.
- 10.4 Pet owners are required to pick up and properly dispose of their pets' waste.

## **11 Firearms**

- 11.1 The use of firearms, pellet guns, air guns, slingshots, bows and arrows or any other weapon is prohibited. The Board of Directors may make specific exceptions, such as for Canada geese control.

## **12 Contractor/Business**

- 12.1 Use of private residence for business purposes must conform to the zoning laws of the York County.
- 12.2 Workmen's radios must not be a nuisance to neighbors.
- 12.3 Contractors and their employees are not permitted to use any of the Clubhouse amenities, with the exception of the restrooms. Contractors, their employees, non-member Clubhouse employees and/or other non-member business representatives and/or employees may not bring pets (e.g., dogs, cats) on the development.
- 12.4 Contractors must be authorized access by individual Member to perform work on their property.
- 12.5 Contractors may place signs on lawns of homes for a maximum of two days duration.

## **13 Trash/Refuse, Littering and Yard Debris**

- 13.1 No trash/refuse shall be dumped or otherwise placed or disposed upon any portion of the property by either the Owner or any landscape contractor.
- 13.2 Trashcans may not be put out until the evening preceding trash pickup and must be removed from the curb on the date of trash removal.
- 13.3 Homeowners shall keep trashcans in the garages.
- 13.4 Burning of leaves or trash is prohibited.
- 13.5 Littering is prohibited. Violators may be fined.
- 13.6 Curbside yard debris pickup program has been contracted by the HOA to encourage property owners to maintain their landscaping in a well-kept condition.
- 13.7 Disposing of debris anywhere in the community is not allowed.

## **14 Garage Sales**

- 14.1 Garage sales are not permitted unless approved in writing, in advance, by the Board of Directors.
- 14.2 Four Seasons has a community garage sale one day each year. Participation is open to all members.

## **15 Canada Geese**

It is the policy of Four Seasons at Gold Hill to deter Canada Geese from becoming a nuisance at FSGH. In carrying out this policy, certain procedural steps will be utilized, which will include both HOA expenditures, and active resident participation. Implementation and persistence is key, and requires FSGH community support and cooperation, plus volunteers to assist in project management.

- 15.1 Non-lethal means will be used to influence the Canada Geese from making FSGH their home. Should these means prove ineffective, and should the geese population grow to the point of becoming a nuisance and/or health hazard to the residents of FSGH, the Board will take the steps necessary to have the geese removed.
- 15.2 Barrier (fence, growth, or otherwise) may be utilized around the shores of the retention ponds.
- 15.3 Lighting devices may be used in and around the retention ponds.
- 15.4 Residents' assistance may be enlisted to disturb the geese.
- 15.5 Residents will be dissuaded from feeding the geese, potentially through the use of fines.
- 15.6 The geese sleeping and nesting may be disrupted with lasers, strobe lights, and various similar deterrent devices to cause them to move to other locations.
- 15.7 Screamer Siren Cartridges for Bird & Wildlife Control which have been initially supplied to FSGH by York County may be used.
- 15.8 Pyrotechnics such as bottle rockets may be used.

15.9 Residents may install prevention devices such as dog or coyote decoys around the ponds with prior approval of the Architectural Control Committee.

15.10 The HOA will work with the USDA and SC Wildlife Agency to obtain the necessary permits and approvals for egg oiling and addling in the event nesting should occur.

## 16 Townhouse Maintenance

Unlike the Single Family homes in FSGH, the HOA is responsible for much of the Townhouse maintenance, insurance, and long-term care. The purpose of this section is to clarify the respective responsibilities as much as possible with respect to maintenance.

Item	HOA Responsibility	Townhouse Owner Responsibility
Termites	Termite control, insurance bond, and damage repair	Homeowner should notify the HOA immediately upon detecting any termite activity.
Lawn care	Care and maintenance of lawn, shrubs, and irrigation originally installed by builder	Homeowner should notify the HOA immediately upon detecting any needed maintenance
Shrubbery replacement	HOA responsible for builder-installed shrubbery.	Owner-added shrubbery is owner's responsibility. All added shrubbery and/or landscaping must be approved by the ACC.
Water and electricity for irrigation	HOA is responsible	Homeowner should notify the HOA immediately upon detecting any needed maintenance. Owner is responsible for the cost of relocating due to owner added landscaping. Added landscaping and/or relocation require ACC approval.
Exterior maintenance	Includes all common maintenance and repair of the exterior of the townhouse units as necessary from time to time except as specified herein	Homeowner should notify the HOA immediately upon detecting any needed maintenance. Owner added exterior features are solely the owners' responsibility.
Window repair and/or replacement	None	Cleaning, repair and/or replacement. Replacement must be approved by the ACC
Owner-added features	None	Maintenance of items added by the owner is the owner's responsibility. All exterior adds must be approved by the ACC.
Driveways, walks, patios, and decks.	None, other than insurance coverage of items attached to the home such as decks initially installed by the Builder.	Maintenance of items is the owner's responsibility. Replacement must be approved by the ACC.
Common walks and private streets	The HOA is responsible	Homeowner should notify the HOA immediately upon detecting any needed maintenance

Item	HOA Responsibility	Townhouse Owner Responsibility
Doors (external and garage door into house)	None	Painting, repair and replacement of doors are the owners' responsibility. Painting (except for identical color) and/or replacement must be approved by the ACC
Garage Doors, Mailboxes & Posts, External Lights	None	Repair and/or replacement is the owners responsibility & subject to approval by the ACC
Skylights	Loss of skylight structural integrity (e.g., leaks, breakage, etc.)	None

## 17 Reserve Accounts – Townhouse and Common

Reserve accounts are intended to fund items that wear out over a long period of time, and hence require replacement or refurbishment – not for simple maintenance. It is the FSGH HOA policy to fully fund the reserves, such there is not a planned need for a special assessment when work is required to be done. The HOA maintains two Reserve Accounts – Townhouse and Common.

- 17.1 To ensure that the Reserves are properly funded, it is the Board's policy to contract for a revised Reserve Study approximately every five years. To help ensure continual accuracy improvement, it is the Board's policy to not contract with the same entity for successive studies. The Board intends to use the results of each study to refine the long term estimates of items included, replacement cost, and replacement period.
- 17.2 Unlike the Single Family homes in FSGH, the HOA is responsible for much of the Townhouse maintenance, insurance, and long-term care. The contributions to the townhouse account come solely from the dues paid by the 112 townhouse owners. The contributions to the common account come from the dues paid by all 301 owners.
- 17.3 Items included in the Townhouse Reserves are roofing, vinyl siding, overhangs, trim, gutters and down-spouts, shutters, brick front masonry, and privacy fence panels. Items not included in the Townhouse Reserves are entrance doors, garage doors, windows, skylights (except as part of roofing replacement), fireplace vents, mailboxes, driveways, front and back concrete slabs, decks, walkways, and exterior light fixtures.

## 18 Insurance

The Four Seasons Home Owners Association maintains Master Insurance policies that include coverage for Liability and Property losses for all Common areas, amenities and Townhouses. There is also an Errors and Omission Policy that protects Board, Committee members and volunteers. Additionally the HOA maintains Umbrella coverage above the basic policies.

- 18.1 The Townhouse portion of the Insurance Policy is written to include replacement cost coverage for the entire building structure including interior walls, cabinetry, plumbing fixtures and other components as originally included in the standard base package offered by K. Hovnanian Homes. Any upgrades above the original base offerings by K.

Hovnanian Homes would need to be covered by the individual Townhouse Owner including all subsequent owner Installed upgrades.

- 18.2 It is the responsibility of each Townhouse Owner to obtain an HO-6 Policy (your insurance agent will be familiar with this term) to provide coverage for the value of all additions and improvements as well as your own personal property (furniture, clothes, appliances, etc.) and liability. If necessary, your agent can contact the FSGH insurance carrier to get specific details of the Master Policy. Therefore, it is strongly suggested that each townhouse owner review your current insurance policy with your individual insurance agent to be sure you are adequately covered.
- 18.3 In the event any resident has a need to file a claim under the Four Seasons Home Owners Association Master Policy, your individual insurance agent first needs to contact any Four Seasons Board member who will work with them on the issue at hand.

## **19 Rentals**

Home rental in Four Seasons are allowed. Prospective lease agreements are to be sent to the Board for prior approval. The following language is required to be included in all leases:

“This lease is for a minimum of 180 days, notwithstanding the end date provided in section 3, above. Tenant understands that this property is subject to a Home Owners Association, will comply with all provisions of the Four Seasons at Gold Hill Governing Documents, and lawful directives of the Association issued thereunder. Tenant further understands that the Four Seasons at Gold Hill is a qualified 55 - Plus community, and tenant affirms that tenant and tenant's co-occupant meet the age requirements appurtenant thereto. If the tenant violates the rules and regulations of the Home Owner's Association in such a way as to incur a fine, the tenant will be responsible for the fine. There will be no smoking inside the townhouse.”

- 19.1 While the tenant is responsible for payment of fines, owners will be notified of any such activity. Any fines remaining unpaid upon a tenant's departure will become the responsibility of the owner.

## **20 Revisions**

The Board may make revisions to this document from time to time by way of published addendums or revisions to this document. Suggestions from residents for additions and/or modifications to this document are welcomed. The most-current version of this document is always available on the Four Seasons web site at [www.FourSeasonsGoldHill.org](http://www.FourSeasonsGoldHill.org). The HOA Board may be contacted via email at [Board@FourSeasonsGoldHill.org](mailto:Board@FourSeasonsGoldHill.org).

With each revision to this document a paragraph will be added to this section briefly describing the change and the date.

20.1 Initial Release October 28, 2007.

20.2 Updated December 1, 2007 to address pool and spa rules. Updated clubhouse room rental fee.

20.3 Updated August 24, 2008 to clarify spa use.

- 20.4 Updated Aug 2010 to address clubhouse hours, fees, guests, pool rules, and vehicles.
- 20.5 Updated December 2010 to address rentals, clubhouse cleaning, reserves and Townhouse maintenance and insurance.