

Jupiter Harbour Condo Association, Inc.

RESIDENT HANDBOOK

Rosemarie Von Zabern, LCAM, CMCA

12/11/2017



This handbook is to be used strictly as a guidebook. Refer to the Governing documents for specific language and statements. This does not replace the Declaration, Articles, By-Laws, Rules and Regulations or ARB Guidelines and Procedures.

Resident Handbook

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Section One - Introduction

Welcome to Jupiter Harbour. We take great pride in our beautiful area, its special amenities and ask that you join us in working together to make this community one of which we all can be proud. There are 97 condominium units in our complex. Therefore, everyone's cooperation and consideration will go a long way in maintaining a wonderful atmosphere.

This Resident Handbook is designed to give you, the Unit Owner, general information about Jupiter Harbour Condominiums. The topics reviewed are as follows:

- Administration & Management
- Amenities
- Annual Planning Calendar
- Areas of Responsibility
- Contact Information
- Financial
- Governing Documents
- Meetings
- Modifying your Unit
- Resolving Disputes
- Rules and Regulations
- Safety & Security
- Services Provided by the Association and Utilities
- Web Site.

The Board of Directors and Management hope this handbook assists in answering questions and becomes a valued resource for unanswered questions.

Section Two - Administration & Management

Introduction

When you have purchased a condominium unit you automatically became a member of two different Associations – Jupiter Harbour Property Owners Association, Inc. (POA) and the Jupiter Harbour Condominium Association Inc. (COA/JHCA). This Handbook may briefly touch on some POA issues, however, the information provided is only an informal introduction and the POA puts out its own welcome packet. This document is designed strictly as a reference for Condominium Unit Owners. For specific language **always** refer to your Governing Documents (Declaration of Covenants & Restrictions, Articles of Incorporation and By-Laws) of the Association.

POA

The POA (Jupiter Harbour Property Owners Association, Inc.) is the master Association or umbrella Association of Jupiter Harbour, the Planned Unit Development located at 1000 N US Highway One. The POA oversees two residential communities (condominium and townhomes), a 56-slip private marina, public restaurant (1000 N), and Commercial building housing 10,700 square feet of commercial offices. The 24-hour manned guard gate, tennis courts, lagoon maintenance, specific road maintenance, front entrance landscaping are the main responsibilities of the Association.

You will be receiving a Welcome Packet from the POA detailing your membership with that Association. In addition, the POA has its own set of governing documents which each member must follow. POA Management is unrelated to the Condominium Association Management or Condominium Association Board.

COA/JHCA

Jupiter Harbour Condo Association, Inc. is the Association responsible for all 97 condominium units and common property shared by all members. The Condominium responsibilities include grounds maintenance (landscaping & irrigation), building maintenance (including elevator, fire alarm service), road maintenance (condominium roads and parking areas), pathway maintenance, pool (heated in the winter and cooled in the summer) and jacuzzi maintenance, Condominium Pool Clubhouse, interior monthly pest control for all units, utility service including water, sewer and trash pickup, and basic cable.

When you had an accepted offer for the condominium unit, you should have been provided (by the Sales Agent or Seller) the JHCA governing documents which include the Declaration, By-Laws and Articles of Incorporation. That packet also contains the Architectural Review Board Policies and Procedures along with additional forms. If you were not provided that information, contact Rosemarie von Zabern, Property Manager, to obtain a copy (cost \$25.00).

Board of Directors

The Condominium Association is run through a seven member board of directors. Board members are elected on a staggered two year term. Elections are held on or before March 31st of each year. In March 2018, three positions will be available providing no resignations are received during the elected term. In March 2019, four board positions will be available.

Committees

Committees can be the backbone of the association providing the board with detailed summaries, reviewing projects, reviewing policy recommendations, recommending solutions to ongoing problems or challenges and representing the opinions of the community at large.

Below find a chart of the current committees and their Purpose. Any member of the community can request to be placed on a committee except for the Application Approval, Legal and Negotiation Committees; these committees handle confidential information and are limited to members of the board.

Committee	Purpose
Alarm	Alternative individual(s) that can disarm the trouble signal in alarm room; knowledgeable about alarm system and on call for Knight Fire & Security as back up person for Manager.
Application Approval	To review and approve all Applications for sale and lease presented to the association. All decisions are then ratified at the next board of directors meeting. BOARD MEMBERS ONLY.
Architectural Review	To recommend to the board approval, conditional approval or denial of ARB applications based upon the ARB Policies & Procedures. Also recommend policy changes and product endorsements based upon the committee research and discussion.
Budget & Reserves	To research, discuss and recommend next fiscal years' Operating budget and Reserve additions and also conduct a reserve account review. The committee meets over a two to three week period in January/February after which they draft a letter to the board of directors explaining the process and decisions and recommends a budget. The proposed budget is required to be mailed to Unit Owners at least 14 days prior to a meeting. Florida Statute and governing documents dictate other restrictions and policies that must be followed.
Building Captains	Assists Association during building projects. "Go to" person for Unit Owners in their building to obtain information and obtain answers to general questions.
Building Maintenance & Pool/Spa	Recommend maintenance programs for the Association. Conduct small project improvements as committee members agree or as directed by the board.
Fining	To review and levy fines against Unit Owners for violations against the governing documents of the Association. Florida Statute states specific guidelines for this committee. Open to all members except board members or their significant others.
Landscaping, storm clean-up and tree trimming	Performs monthly property walks to review existing landscaping and discuss new additions or replacements. Examines need for plant replacements, tree trimming and landscape projects. Also reviews storm damage.

Committee	Purpose
Legal	Chairperson and Manager are usually approved as Client-Attorney contacts for all association matters. Committee discusses any potential legal issues before the association and recommends to the board of directors possible remedies as discussed with legal counsel. BOARD MEMBERS ONLY.
Negotiations	To negotiate association contracts based upon board recommendations. BOARD MEMBERS ONLY.
Social	To promote a social environment in the condominium community.
ADC, Phase II	Architectural Design Committee – tasked with recommendations for building lighting, benches and signs.
Bench	To research and recommend a bench to be placed in the entrance of each building.
Cable & Satellite Renamed Technology	To research current options available to the Association for cable or satellite. Present recommendation to the board of directors.
Credit & Crime Search	To recommend to the board of directors a credit and crime search policy for new owners and renters.
Walkway Improvements	To investigate potential solutions for building walkways and report recommendation to the board of directors for action.

Management Company

The Property Manager has administrative, financial, and physical maintenance responsibilities for the Association. Rosemarie von Zabern is on the property thirty hours a week performing those activities.

To contact Rosemarie von Zabern call the Clubhouse office at 561-743-1293. For emergencies only you may call her on her cell phone (561)714-1193; calls which are not considered an emergency will be assessed to the unit a fee of \$25.00. The Association fax number is 561-748-6255. Email address: manager@jupiterharbour.com.

Section Three - Amenities

Condominium Amenities

Clubhouse -- The Clubhouse is located adjacent to the Bermuda and Jamaica buildings and the Pool and Jacuzzi area. Your Medco key which unlocks the pool gates also may be used to unlock the Clubhouse door. The clubhouse serves as the office for our Property Manager and is used for social events or cookouts. It contains a small library open to all residents and their guests.

The Clubhouse may be rented for parties or gatherings for a small activity fee of twenty-five dollars and a twenty-five dollar deposit. Contact the Property Manager for more information.

Pool – The condominium pool is open all year for use by all residents and their guests between 8:00 a.m. and sunset. A key is required for entry and should be obtained either from the previous Owner (if you are a new buyer) or from the Current Owner (if you are a Tenant). Replacement keys can be purchased from the Association at a cost of \$50.00. The pool is heated in the winter time to 86 degrees and cooled in the summer to 90 degrees. During certain extended cold periods the pool heaters are turned off to reduce our heating costs. Pool rules are posted on the pool fence. Should you move any pool furniture, please return it to its original position before you leave the pool area. Please keep gates locked to prevent a child from drowning.

Jacuzzi – The Jacuzzi is heated to a maximum of 104 degrees year around. The hours of operation are between 8:00 a.m. and sunset. The rules are posted adjacent for your protection.

Intracoastal Pathway - The Condominium Association maintains an asphalt path along the Intracoastal Waterway. The Association restricts usage to pedestrian traffic or golf carts operated by Manager or cleaning personnel. Three benches are located at various intervals along the path as well as one bench located between the Bermuda and Jamaica main roadway. In addition, there is a small beach adjacent to the Eleuthera building. Residents and their guests are invited to bring a chair, fish or just watch the boats go by. In early December, some residents enjoy bringing a chair during the Holiday Boat Parade which passes by our shore. This pathway is for pedestrian use only. Please do not use bicycles, razors, roller blades or other wheeled devices on the pathway. Dogs cannot be walked on the pathway because no dogs are permitted on condominium property.

POA Amenities

Tennis Courts – The four courts are maintained by the POA and used by all members of Jupiter Harbour.

Guard Gate – Jupiter Harbour is protected by a 24-hour security staff. The POA controls the gate and their welcome packet has directions for a bar code sticker and other information.

Guests or contractors are admitted through the gate after having been issued a pass for the dashboard. Please provide your permanent guest list and call in all guests or contractors to the guard. Unless you direct the guard, the guard will not notify you when your guest arrives when you have notified them of an approved guest entry or the guest is on your permanent guest list. The security guards will not accept deliveries of any nature. Please do not ask. In addition, a set of keys for your unit are recommended to be given to the guard house for emergencies or if you lock yourself out of your unit.

Section Four - Annual Planning Calendar

April

2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse

May

2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse

June

1st Hurricane Season Starts – Are you prepared?
2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse

July

2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse

August

2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse

September

2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse

October

2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse

November

During this month Landscaping Mulch is laid
2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse
30th Hurricane Season Ends

December

1st Tuesday of the month Board of Directors Meeting, Condominium Clubhouse
2nd Thursday of the month Pest Control

January

2nd Thursday of the month Pest Control
4th Tuesday of the month Board of Directors Meeting, Clubhouse (changed for 1/16/18)
During the month Budget Committee sign up

Section Four - Annual Planning Calendar (continued)

February

During the month

2nd Thursday of the month

4th Tuesday of the month

Budget Committee meets to develop next year's Operating Budget

Pest Control

Budget Meeting & Board of Directors Meeting, Clubhouse

March

2nd Thursday of the month

31st

Pest Control

Annual Membership Meeting, site to be determined each year.
(or last business day of the month except Friday)

Section Five - Areas of Responsibility

Moving into a Condominium community from a single family home or even from another Condominium community can be a difficult process. Besides just the move, trying to determine what an Association responsibility is and what an Owner responsibility is can be difficult. Hopefully, the next section will be helpful in that determination.

Insurance

Association Responsibilities

The Condominium Association maintains the following policies:

- General Liability
- Commercial Automobile Coverage for hired autos (non-Owner automobiles only)
- Commercial Crime Coverage includes Employee Dishonesty; Forgery and Alteration; Theft, Disappearance and Destruction; Premises Burglary, Computer Fraud and Extortion.
- Commercial Boiler & Machinery
- Commercial Property coverage for the following: Buildings, Carports, Clubhouse, Signs, Swimming Pool, Jacuzzi, Pumps, Generator, Light poles, Common Area lights, and Pool furniture.
- Commercial Windstorm coverage for the following: Buildings, Carports, Pool, Jacuzzi, and Clubhouse.
- Commercial Flood coverage for the following: Buildings, Carport, Clubhouse
- Commercial Directors & Officers Liability Coverage
- Commercial Workman's Comprehensive Coverage
- Commercial Umbrella Coverage

Individual Unit Owner Responsibilities

Unit Owners are required to maintain individual HO6 condominium homeowner insurance Policy. Contact your local Insurance Agent.

Individual Unit Owner Condominium policies may contain protection for the following:

1. Dwelling: Cover the cost to replace or repair structural elements within the condominium that belong to the unit owner. Also covered are fixtures such as the bathroom cabinets and sinks, as well as alterations which include added walls or built-in shelves. This may also include flood and wind protection under the same or under different policies.
2. Personal Liability Insurance: Cover claims for property damage or bodily injury for which the condominium unit owner is legally responsible.
3. Personal Property and Valuables: Replacement value for personal belongings such as clothing, furniture, appliances, jewelry up to policy limits.
4. Medical Payments: Medical coverage for anyone outside the household who is injured while visiting.
5. Loss of Use: Costs above normal living expenses if damage prohibits the owner from living in their condominium.

6. Loss Assessment: Costs levied by the Condominium Associations in the event of loss caused by a covered peril.

Mitigation forms which detail the building construction are available from the Property Manager for the individual building and should decrease the base cost of Unit Owner Insurance policies. In addition, if your individual Unit has hurricane shutters or other additional protection, a Unit specific Mitigation form should be obtained from a licensed contractor or inspector. All Units have fire sprinklers within the unit and the Condominium buildings are monitored by a Fire Alarm company, so discuss an endorsement for fire sprinklers and fire alarms with your Insurance Agent; a letter from the Association may be required.

Maintenance

The Declaration of Covenants and Restrictions detail the maintenance requirements of the Association and Unit Owner. For specific language refer to your Declaration, Article VII.

Let's start by defining a few terms.

Common Elements are improvements and parts of the property which each individual member's owns a portion of but does not have individual use of the improvements or parts. These include the building structure, walkways, grounds, parking lots, road ways, pool, Jacuzzi, pathways, etc.

Limited Common Elements are those elements which are reserved for a certain condominium unit and only that unit. Examples would be your back and/or side terrace, covered parking space or storage room.

Unit Boundaries: Your unit has horizontal boundaries (upper & lower) and side boundaries. The upper horizontal boundary is the lower surface of the unfinished ceiling. The lower horizontal boundary is the upper surfaced of the unfinished floor. The side boundaries are the unfinished inside wall surface of the building and including the doors and windows and their components including screens and frames and all walls and supports to that unit except those structural supports for the building. Also included are items which service that individual unit such as A/C system, water supply lines, electric lines, or cable lines for your unit only.

Association Maintenance Responsibilities

The Association shall maintain, repair and replace:

Common Elements

- All boundary walls of Units except interior surfaces
- All portions of the Units contributing to the support of the buildings
- Outside walls of the buildings, floor and ceiling slabs, load bearing walls, floor and ceiling slabs, fire escapes, stairwells, lobby areas, utility and service areas, all fixtures on the exterior, and all sidewalks, alleyways and access drives.

Association Maintenance Responsibilities (continued)

- All conduits, ducts, plumbing, wiring and other facilities for the furnishing of utility services to the Units except those facilities which are the responsibility of the Owners to maintain.
- Amenities – Pool, Jacuzzi, Pathway
- Grounds
- Generator, Fire Pump System, Elevators, Irrigation System, Domestic Water System
- All other items which the Board of Directors determines shall be maintained, repaired or replaced by the Association, in accordance with uniform policies consistently applied.

- Promptly report to the Association any defects or necessary repairs for which the Association is responsible.

Individual Unit Owner Maintenance Responsibilities

The Owner shall maintain, repair and replace:

- All portions of each Unit and its Limited Common Elements, except the certain portions which are the Associations responsibility.

- The items to be maintained by the Owner shall include but not be limited to:
 - Heating and air-conditioning equipment - the ducts, pipes, wirings, controls, compressors, fans and other apparatus serving only that Unit, even if located outside the Unit boundaries;
 - All kitchen and bathroom fixtures, apparatus and equipment;
 - All electrical, plumbing, telephone and television fixtures, apparatus, equipment, outlets, switches, wires, pipes and conduits within the unfinished surfaces of the boundary walls of the Unit, and any such items serving only one Unit, even if located outside the Unit boundaries;
 - Doors and windows, their frames, components and supporting materials, interior walls and partitions, wall decorations and built-in furniture, screens and screen supports;
 - All items installed by a Unit Owner including hurricane shutters and sun shutters; and
 - All screens and screen components on or adjacent to terraces and balconies.

Section Six - Contact Information

Manager & Association Rosemarie von Zabern
Office: 561-743-1293
Email: manager@jupiterharbour.com
Fax: 561-748-6255
Mailing Address: 1000 N US Highway One Unit J600, Jupiter, FL 33477-4449

Emergency Telephone # 561-427-6099
This telephone number may be called to obtain information regarding Hurricane status or general information. It does not have a recording system and therefore messages cannot be left.

Board of Directors 2017/18 President: Gail Sermersheim
Vice-President: Patricia Gleason & Butch Walz
Secretary: Patricia Gleason
Treasurer: Ron Baker
Directors: Thomas Laboon, Carole Levine, and Jeff Rold
For telephone numbers and email addresses please refer to the JHCA telephone book or web site.

Unit Owners
The Condominium Association publishes a Community directory providing unit telephone numbers, email addresses and names of each owner and/or tenant. The directory is published in the month of March and usually available in April for pick up at the Association office. Changes to the telephone book may be found in quarterly newsletters or through updates provided on the Associations web site. A new State Statute requires Unit Owner to notify the Association if they do not wish to have their telephone numbers and email addresses published in our telephone directory.

POA Manager Howard Rosenkranz
Seabreeze Property Management, Inc.
Office: 561-626-0917
Email: Howard@seabreezesms.com
Mailing Address: 4227 Northlake Boulevard, Palm Beach Gardens, FL 33410

Guard Gate Office: 561-746-2557
Guards on duty:
Head Guard: Captain Jennifer VanHohenstein
Guards: Terry Robertson, Bryanna Miller, Christine Pierre and Kenny Louis

Section Seven - Financial

Annual Budget

The Annual Budget is drafted by the Budget Committee which meets each January or February. Through several meetings, the Budget Committee drafts and presents an Operating Budget and Reserve Additions to the Membership and Board of Directors. In February, 14 days in advance of a Budget Board of Directors meeting, a notice of the proposed Budget is mailed to all Unit Owners. At the Board of Directors meeting, the Proposed Budget is voted upon by the Board of Directors and then becomes the Approved Annual Budget for the next fiscal year. Jupiter Harbour Condominium Association, Inc. fiscal year runs from April 1 to March 31st.

Under certain circumstances, Member involvement in approving the budget may be required. Should Reserves not be fully funded, State law requires Membership approval to waive or reduce funding to mandatory reserve accounts. Should funds be moved from one Reserve account to another, Membership approval is also required.

Collection Policy

Regular assessments are collected on a quarterly basis and are due and payable on the first day of the first month of that quarter. Since our fiscal year begins on April 1st and ends March 31 of the following year, the set quarterly assessments are due on April 1st, July 1st, October 1st and January 1st.

The Collection policy adopted by the Board of Directors December 9, 2008, for regular quarterly assessments is as follows:

ACTION	TIME PERIOD	EXAMPLE DATE
Installment Notice mailed	15th of the month prior to due date	December 15, 2017
Installment due	1st of the first month of each quarter (April, July, October & January)	January 1, 2018
Installment past due	2nd of the first month of the quarter	January 2, 2018
Interest assessed from the past due date and late fee charged	17th day of the month	January 17, 2018
All installments for the fiscal year become due and payable upon Board approval	30th day of the month	January 30, 2018
File sent to Association Attorney for Collection and Notice of Lien letter to be sent	30th day of the month	January 30, 2018

Special Assessment payments are due as approved by the Board of Directors. Usually a 30 day time period for payment is approved. After 30 days, late payments are assessed interest and late fee. Then 45 days after the payment is due, the file would be sent to the Association Attorney for further collection action.

Financial Statements

The Condominium Association is a not-for-profit Corporation under Federal and State of Florida guidelines. The Association board is required under Florida Statutes to have prepared by a CPA a financial statement of the Association based upon the association's total annual revenues. The association with annual revenues exceeding \$500,000 shall have audited financial statements prepared unless the Unit Owners approve having financial statements prepared as a review or compilation. Attached as Exhibit "A" find the latest Financial Statements including the Statement of Revenues & Expenses, Balance Sheet, Statement of Cash Flows, Notes to Financial Statements and Supplementary Information. Financial Statements must be prepared 90 days after the end of the fiscal year and a copy can be requested from the Manager each year.

Condominium Fees

Quarterly Assessments are determined by the Budget which includes both Operating & Reserve expenditures. Each unit type is assessed a certain percentage of the required amount needed to fund the budget. This assessment calculation is used for all assessments - quarterly and special. Current quarterly fees are as follows: A: \$2,836.20; B-\$2,516.78 C-\$2,273.09; D-\$1,983.96.

The fiscal year of the Condominium Association is April 1st through March 31st. The IRS permitted a one-time change which occurred in 1990. A reversal is not permitted.

When a Special Assessment is considered for any reason, a 14-day notice is mailed to Unit Owners; this notice generally includes the purpose of the special assessment, the total amount to be assessed, the amount per unit type and the due date for payment. When the special assessment is approved by the Board of Directors, a motion is made that incorporates the special assessment total amount, Unit type amount, purpose of the special assessment and due date for payment.

The current POA assessment fees for the 2018 fiscal year (January 1 to December 31) are \$450.00 per unit per quarter or \$1,800.00 on a yearly basis.

Reserves

Florida Statute Chapter 718.112(f)2. states that "In addition to annual operating expenses, the budget shall include reserve accounts for capital expenditures and deferred maintenance. These accounts shall include, but are not limited to, roof replacement, building painting, and pavement resurfacing, regardless of the amount of deferred maintenance expense or replacement cost, and for any other item for which the deferred maintenance expense or replacement cost exceeds \$10,000. "

The Approved Budget for 2017/18 included all reserve funds as follows: Concrete - \$0, Roofing \$0 and Special Lighting - \$0; Elevators - \$67,090; Walkway - \$9,453; Pool/Spa Heat Pumps - \$1,683, Pavement (Pathway) - \$1,451; Pool & Spa Resurfacing - \$1,889; Domestic Water Pump - \$504; Pavement (Parking Lots) - \$3,676; Generator - \$3,786 and, Fire Pump System - \$7,000.

Reserve Accounts are reviewed yearly by the Manager and Budget Committee. If the Manager, board member or budget committee member has significant doubts about any reserve item, professional advice is sought. Any reserve account item where year's life left is five or less, the project may be sent out for bid.

Reserves (continued)

The Unit Owners comments influence each budget committee members input during the Budget process. Depending on the upcoming projects, community environment, economic conditions and maintenance or replacement needs the Budget committee struggles to maintain a balance between funding necessary for capital expenditures, maintaining the community in the standard as it exists and trying to stay within Unit Owners' personal budgets.

Section Eight - Governing Documents

The Governing Documents of the Association have been recorded in the Palm Beach County Public Records and which govern the Association and corporation. Those documents are as follows: the Amended & Restated Declaration of Condominium, By-Laws and Articles of Incorporation. Other documents which to a lesser enforcement degree were promulgated by the Board of Directors are the Rules and Regulations and the ARB Policies and Procedures.

Declaration:

The Declaration spells out in detail the ownership rights of owners with regard to their units, common elements and the association. This document was revised by the Document committee from 2006 to 2008, approved by Unit Owners on March 31, 2008, and then recorded in Palm Beach County Records on August 29, 2008. The Declaration is the backbone document of the Condominium detailing the Description, Ownership of units and boundaries, Unit and Appurtenances, Master Association, Management of the Condominium, Maintenance and Repair, Insurance, Assessment and Liens, Use and Occupancy Restrictions, Transfer of Units, Amendments to the Declaration, Termination, Arbitration, Severability, and No Waiver. One amendment to the Declaration has been approved and recorded on October 25, 2013, OR BK 26409 PG 1945 which includes amendments to Article IV, paragraph 7; Article I, Section 23 and Article II, Section 2.

By-Laws:

The current By-Laws are the Second Amended and Restated By-Laws of Jupiter Harbour Condominium Association, Inc. recorded along with the Second Consolidated & Amended Declaration.

The By-Laws state Membership and voting rights; Members Meetings; Board of Directors and Committees; Officers; Compensation of Directors, Officers and Committee Members; Fiscal Matters; System of Fines for Non-Compliance; Parliamentary Rules; Emergency By-Laws; and Amendment of the By-Laws.

Articles of Incorporation:

The current Articles of Incorporation were approved by Unit Owners on March 31, 2008, certified to the State on July 1, 2008, and recorded along with the Second Consolidated & Amended Declaration.

The Articles of Incorporation are the primary rules of managing the not-for-profit corporation of Jupiter Harbour Condominium Association, Inc. The Articles include the following topics: Name and Address; Definitions; Purpose and Powers; Membership and Voting in the Association; Directors; Officers; Indemnification; By-Laws; Amendments to the Articles of Incorporation; Term; and Registered Agent and Registered Office.

Other Governing Documents

Rules & Regulations of the Association

The Rules and Regulations of the Association are incorporated within the Second Consolidated and Amended Declaration. Rules and Regulations may be changed by the Board of Directors by notification to Unit Owners 14 days in advance of the meeting. To record them in the Palm Beach County Records, they must be voted on by Unit Owners at a duly-called meeting with 80% approval of the voting interests of the Association voting in person or by proxy.

ARB Policies & Procedures

The ARB Policies and Procedures were drafted by Rosemarie von Zabern and the ARB Committee and approved by the Board of Directors on February 26, 2008. Amendment changes are noted as amendments in the Guidelines & Procedures.

These Guidelines and Procedures were established to provide consistent architectural requirements to maintain uniformity and high standards of improvements, alterations or additions. Architectural Standards, Specific Criteria to be used by the ARB for certain improvements (interior and exterior) are detailed.

See the section labeled “Modifying your Unit.”

Section Nine - Meetings

Annual Homeowners Meeting

The Annual Membership meeting is held on or before March 31st each year. A sixty-day notice of the meeting will be sent to all Unit Owners notifying them of the Annual Meeting and Election of the Board of Directors positions open that year. Thirty days before the Annual meeting, a second notice will be mailed to each Unit Owner notifying them of the Agenda items, any special votes required by the membership and ballots for the open Board of Director positions. Should only enough candidates' requests be received to fill open positions an election will not take place.

Board of Director Meeting

The Board of Directors holds open meetings which are scheduled on the fourth Tuesday of each month except for March, November and December. In March an Annual Members meeting is held and no board meeting is held. A combined November/December meeting is usually held on the first Tuesday of December. All meetings are open to the membership and we encourage each owner to attend. Changes to Board of Director meetings may occur at the board's discretion and would be posted on the bulletin boards 48 hours prior to a meeting.

Committee Meeting

All Committee meetings are posted on the bulletin board at least 48 hours prior to the meeting. Please read the bulletin board at least every other day for important updates or notices.

Section Ten - Modifying your Unit

ARB Guidelines & Procedures

The Board of Directors must approve all renovations, additions or alterations to the exterior and interior of each Condominium Unit. The Architectural Review Board (ARB) reviews each request prior to submission of their recommendation to the Board of Directors for final action – approval, conditional approval or denial.

Deposits are now required to be submitted with each ARB request. A damage and compliance deposit based upon the construction value or construction cost shall be submitted by the Unit Owner with the ARB Application and Contractor Work Approval Forms. Checks should be made payable to the Jupiter Harbour Condominium Association, Inc... Deposits are refundable 30 days after final inspection and approval by the Association. Should the initial deposit not be sufficient to cover damages (repair, replacement or to clean) or violation deductions, then the Manager may stop the project until additional funds are deposited. The deposit schedule is as follows:

- Construction value of up to \$2,500, a \$250.00 deposit required
- Construction value of \$2,501-\$5,000, a \$500.00 deposit
- Construction value of \$5,001-\$25,000, a \$750.00 deposit
- Construction value of \$25,001 & up, a \$1,000 deposit

For instance, let's say you want to replace your front door. Do you need approval? Yes. Specific door styles as well as paint colors have been approved. What about a total kitchen renovation? Yes. Replacing appliances? No, however elevator pads are required to be installed.

As part of the governing documents, the ARB Guidelines and Policies state what improvements, alterations or renovations are required to be approved. If you have any questions, please contact Rosemarie von Zabern.

Section Eleven - Resolving Disputes

Disputes usually fall into two categories – those disputes with your neighbors and those disputes between you and the Association.

Disputes between neighbors should be resolved as follows:

1. Try resolving the dispute with your neighbor. Contact them by telephone, email or in person first. Explain your situation and ask for their assistance in solving it.
2. If you cannot resolve the dispute, contact the Property Manager and explain the problem and how you tried to resolve it with your neighbor. The Property Manager will attempt to assist you.
3. If the problem cannot be resolved, then you should take the problem to the Board of Directors for a resolution.
4. Your request will then be brought up at the next Board of Directors meeting for discussion and a decision. Please remember all discussion items for Board of Director meetings must be posted on the agenda. Please make sure your item is placed on the agenda by contacting the Property Manager.

Disputes between the Unit Owner and the Association should be addressed as follows:

1. Try resolving the dispute with the Association by contacting the Property Manager by telephone, email, US Mail or in person. Discuss the problem or situation that needs to be addressed.
2. If the Property Manager cannot resolve the problem or situation to your satisfaction, then contact the Board of Directors in writing.
3. Your request will then be brought up at the next Board of Directors meeting for discussion and a decision. Please remember all discussion items for Board of Director meetings must be posted on the agenda. Please make sure your item is placed on the agenda by contacting the Property Manager.

Complaints submitted to the Association must be in written form with specific details given before the Association can take any action. Please give the five “w’s” – who, what, where, when and why. Who was involved in the complaint? What is the complaint? Where was the incident or event? When was the incident or event? Why are you complaining? For instance, a complaint may resemble the following: Mr. & Mrs. Smith from Bermuda 504 were having a very loud party between 11:00 p.m. to midnight on Monday, November 1, 2010. I was awakened by loud music and voices which were coming from the rear terrace.

Section Twelve - Rules & Regulations

Parking

Each Condominium unit has an assigned covered parking space and an open parking space (not designated). In front of each covered parking space is an assigned storage room. Please see the Declaration for vehicle restrictions.

No Pets

Pets are prohibited at all times.

Pool

The pool rules are as follows:

- Pool Hours 8:00 AM to sunset
- Pool for residents and overnight guests only
- Bathing Load 24 Max
- Shower before entering pool
- Shower also if you have applied oil-based lotions
- Children under 12 MUST be accompanied by an adult
- Children not toilet trained MUST wear swim diapers
- No long OR loud cell phone calls
- No radios or other music devices unless using ear phones
- FOR SAFETY- No running or diving
- No large flotation devices in pool. Noodles permitted
- No food or drink in pool or within 4 feet of the water
- No glass containers or animals inside fence
- Replace chairs and lounges in their proper places
- No loud games such as "Marco Polo" after 6 p.m.
- Report any Rule violation in writing to the Manager
- EMERGENCY PHONE TO 911 IS IN THE 911 BOX
- Do NOT touch pool-control equipment

Jacuzzi

- Spa hours: 8:00 AM to sunset
- Shower before entering
- No food or drink in spa or on spa deck
- Spa capacity 6 persons
- Small children (under 5 years old) or people with health problems should not use spa
- Maximum use: 15 minutes
- Children under 12 must have adult supervision
- Maximum water temperature: 104°F

Elevator Use

One elevator services an entire building. Please do not keep the door open for an extended period of time. When expecting deliveries, the elevator pads must be installed. You are responsible for notifying the Manager 24 hours before delivery. The unit owner is liable for any damage caused to the common areas by their designee, delivery person, merchandise or contractor.

Pads are required when any of the following activities occur:

- 1) Moving in or out of a unit
- 2) Delivery of large appliances
- 3) Delivery and installation of carpet, wood or tile
- 4) Furniture delivery, large merchandise delivered by hand trucks
- 5) Renovation or construction work.

Noise or Nuisances

Basically, common sense is the rule and if you wouldn't want to experience it, whatever it is, your neighbors probably shouldn't have to deal with it either.

So, please be conscious of your actions. They should not annoy or interfere with the other Owners or Occupants. No loud or objectionable noises or odors which may disturb adjacent Units shall be permitted. All parts of the Property shall be kept in a clean and sanitary condition, and no rubbish, refuse or garbage to accumulate nor any fire hazard be allowed to exist.

Ten o'clock at night is the bewitching hour. After 10:00 p.m. all noises should be kept to a minimum or brought indoors with windows, sliding glass doors and doors shut.

Section Thirteen - Safety & Security

Keys

Unit Keys:

The Condominium Association is required to maintain individual condominium unit operating keys to the following exterior doors: Front door (both locks), Utility door (A/C, hot water heater & main water turn off for unit) and the Carport storage room door. The keys are coded and secured in a separate locked box from the code sheet. The Declaration also provides the Association have access to each condominium unit during reasonable hours as may be necessary for repair or maintenance of any Common Elements located therein and shall have right of access in emergencies as necessary to prevent injury or damage to a Unit or to the Common Elements.

In addition to the Condominium Association maintaining a key, it is recommended that an extra house key and utility door room key be given to the POA guards for emergency purposes only. This key will not be given out to any person unless it is an emergency (locked out of your own unit, medical emergency, property damage eminent, etc.).

Pool Keys:

Each condominium unit is entitled to two Medco keys to the pool area. A second key may be obtained at a cost of \$50.00. Replacement of lost keys cost \$50.00. These keys cannot be duplicated.

Lock-it

Please remember keep your Unit doors and vehicle doors locked. Even in a gated community, items can be removed from vehicles, especially if the vehicle doors are unlocked and your security system is off.

Section Fourteen - Services Provided by the Association & Utilities

Cleaning Service:

The Condominium buildings are cleaned on the exterior by a contracted cleaning service – Delta Commercial Cleaning, Inc.; Rafael Armendaris provides this service for our community. Each weekday, a specific building is cleaned (Monday: Bahama, Tuesday: Eleuthera, Wednesday: Antigua, Thursday: Jamaica, and Friday: Bermuda). Please refer all specific requests to the Property Manager, Rosemarie von Zabern who will coordinate with Rafael Armendaris.

Six times a year, the building walkways and walls are lightly pressure cleaned. Notices will be posted on the bulletin board. Please make sure to remove all breakable personal items and floor mats from your units' entry.

Pest control:

Ambassador Pest Management, Inc. has been contracted to perform monthly interior pest control services for all condominium units. Every second Thursday of each month Ambassador Pest Management's employee, Ashley Wellman, is provided the Condominium Association keys to all units and asked to perform the task of interior pest control treatment. All units are provided this service without additional charge.

Should a resident have specific "pest" problems that are not addressed by the monthly pest control treatment or have problems between treatments, please contact JHCA Property Manager.

Utilities:

Water:

The Town of Jupiter supplies water by a general meter for all condominium units. Water enters through a booster pump which raises the pressure so that the pressure is sufficient on the upper floors of each building. The unit turn on/off valve is located in the Utility closet adjacent to your front door.

The Association suggests Owners check whether or not the valve shuts off completely. If the valve does not shut the water off completely, then the valve should be replaced. Replacement of the water valve is a unit owner responsibility.

THE WATER SHOULD BE SHUT OFF IF YOU LEAVE YOUR RESIDENCE FOR VACATION OR ARE ABSENT DURING THE SUMMER SEASON. Water leaks can be extremely destructive not only in your unit, but to those units around or below you.

Sewer:

The Loxahatchee River District maintains the sewer system for the local area. The Association pays a quarterly fee for each toilet within the condominium.

Trash:

Each building has its own trash room located on the first floor and trash chutes located in the trash room on the 2nd, 3rd, 4th and 5th floors. Please deposit your garbage in plastic bags down the chutes. Loose garbage can break up and spew all over the trash room on the first floor if not contained.

There are two recycling bins – one for glass and plastic and one for papers. Bins are located in the first floor trash room. Please flatten any boxes or cartons and place them in the paper bin.

Summer trash pickup is set for once a week, except for Bahama which is twice a week. Winter high season (January through March) trash pickup is set for twice a week for all buildings; Monday & Thursday. Recycling is picked up on Tuesday. A second recycling pick up (Fridays) is usually scheduled from December to March.

Large or very heavy items, construction material, glass or furniture should not be placed in the dumpster or trash room; the Unit Owner must contact a waste removal company to remove those unwanted items. Hazardous wastes including batteries, light bulbs, old paint, chemicals or technical equipment should be brought to the Hazardous Waste site located on Military Trail with the entrance just before Donald Ross Road (14185 Military Trail, Jupiter). Removals of items which are not to be placed in the dumpster are the Unit owners' responsibility.

Cable:

Comcast Cable is the local provider of cable service. The Associations current contract is for basic cable. Additional packages are available through Comcast which include High definition channels, HD digital video recorders, digital entertainment channels, and internet or telephone service. Contact Comcast for more information. Telephone #: 1-800-COMCAST.

Our cable enters the building on the third floor. From that room, one or two cable lines are run through the slab to the third-floor units. If the stack has four to five units, one-line services the third, second and first floor in series. The second line services the fourth and fifth floors also in services. If the stack only has two or three units in that stack, a single cable line services those units in series. In other words, the cable comes into the third-floor and splits. One- line feeds service to the third-floor and one-line feeds service to the second floor. On the second-floor, service split again, with one-line feeding service to the second-floor and then one-line feeding service to the first-floor.

It is very easy for the signals to become faint and an amplifier needs to be added. This happens more frequently when three units are serviced by a single feed or when units have X1 or high use devices. If you are having Comcast come out to service your unit, then please notify Rosemarie von Zabern.

Telephone & Electric:

These services are provided by AT&T and Florida Power & Light, and are not provided through the Association. AT&T: call 1-888-757-6500; FPL: call 1/-561-697-8000.

High Speed Internet:

There are two options for High Speed Internet. Contact the individual providers for more information.

1. Comcast provides internet through existing cable lines. 1-800-COMCAST
2. AT&T can provide DSL (internet) service through the phone lines, even if you are not their telephone customer. 1-888-321-2375

Section Fifteen - Web Site

JHCA maintains a web site at www.jupiterharbour.com. This web site is maintained by our property manager, Rosemarie von Zabern.

The home page provides updates on the following topics:

- ❖ Important Notices such as Board meetings
- ❖ Manager's contact
- ❖ Directories -important phone numbers, emergency phone numbers, JHCA Homeowner's directory and web links
- ❖ Rules and Regulations which includes
 - Use and Occupancy Restrictions and Rules
 - Welcome to Jupiter Harbour
 - Move-in procedures
 - Frequently Asked Questions Answered
 - Clubhouse Rental Agreement
 - Closing your unit for the summer instructions
 - Elevator Pad Policy
 - Hurricane Information
 - Application for Sale and Lease
- ❖ Governing Documents
 - Declaration of Condominium
 - Articles of Incorporation
 - By-Laws
- ❖ Architectural Review
 - Guidelines & Procedures
 - ARB Application
 - Contractor Work Form
 - Hurricane Shutter Application

In addition, it also provides a link to the Board and Members meeting minutes since the web site was established in 2001. The password to access both the "JHCA Homeowners' Directory" and the "Minutes" pages is "*****".

Your Address

All residences in Jupiter Harbour have the same basic address - 1000 N US Highway 1 Unit ____, Jupiter, FL 33477-####. After Unit, the one or two digit Building name and unit number would be inserted. For instance, BA 101 would be written as follows: 1000 N US Highway 1 Unit BA101, Jupiter, FL 33477-4465.

Please review the list below for your correct mailing address.

Antigua Building - 1000 N US Highway 1 Unit A###, Jupiter, FL 33477-####

The last four zip code numbers are as follows:

Units 101, 102, 103, 104, 105 – 4461

Units 201, 202, 203, 204, 205 – 4462

Units 301, 302, 303, 304 – 4463

Units 401, 402, 403 – 4464

Units 501, 502 – 4497

Bahama Building - 1000 N US Highway 1 Unit BA###, Jupiter, FL 33477-####

The last four zip code numbers are as follows:

Units 101, 102, 103, 104, 105 – 4465

Unit 106 – 4499

Units 201, 202, 203, 204, 205, 206 – 4466

Units 301, 302, 303, 304, 305 – 4467

Units 401, 402 – 4495

Units 403, 404, 501, 502 – 4468

Unit 503 – 4498

Bermuda Building - 1000 N US Highway 1 Unit BE###, Jupiter, FL 33477-####

The last four zip code numbers are as follows:

Units 101, 102, 103, 104 – 4473

Units 105, 201, 202, 203, 204 – 4474

Units 205, 301, 302, 303, 304 – 4475

Units 401, 402, 403 – 4476

Units 501, 502 – 4309

Eleuthera Building - 1000 N US Highway 1 Unit E###, Jupiter, FL 33477-####

The last four zip code numbers are as follows:

Units 101, 102, 103, 104, 105 – 4457

Units 201, 202, 203, 204, 205 – 4458

Units 301, 302, 303, 304, 305 – 4459

Units 401, 402, 403 – 4460

Units 501, 502 – 4494

Jamaica Building - 1000 N US Highway 1 Unit J###, Jupiter, FL 33477-####

The last four zip code numbers are as follows:

Units 101, 102, 103, 104 – 4469

Units 201, 202, 203, 204 – 4470

Units 301, 302, 303, 304 – 4471

Unit 401 – 4307

Unit 402 – 4306

Units 501, 502 – 4472

Please be aware, the addresses listed above are the input style from the United States Postal Service and may not be the same as other vendors like Florida Power & Light or AT&T.