

**COBLE FARM
HOMEOWNERS ASSOCIATION**

Homeowner's Handbook

This handbook is intended to be a reference guide that each homeowner should keep in a convenient place. It is NOT, in any way, intended to supplant or set precedent beyond the Declaration of Covenants, the Article of Incorporation and the Bylaws as recorded in the Guilford County Courthouse. The recorded declaration remains in full force and effect and is available for public review in deed book 5231, pages 1882-1931. It is also available on the managing agent's website.

This handbook was approved by the Board of Directors of Coble Farm Homeowners Association on May 1, 2020.

Welcome to Coble Farm	3
Managing Agent	3
Board of Directors	4
Annual Meetings	4
Board Meetings	4
Responsibilities of the Association	4
Homeowners	5
Ownership and Responsibilities	6
Common Areas that the Association Owns	6
Association Dues and Fees Payments	6
Insurance	6
Procedures regarding resale or leasing of units	7
Common Area Maintenance	7
Residential Landscaping	7
Parking	8
Garbage Removal	8
Pest Control	8
Painting	9
Plumbing	9
Mail boxes	9
Personal Property	9
Snow Removal	9
Children	9
Pets	10
Please watch your speed	10
Excessive noise	10
Signs, Flags and Decorations	10
Coble Farm Pool	10

WELCOME TO COBLE FARM

We hope this handbook will help our homeowners and residents better understand living in this community. There are 217 homes in the community, placed in close proximity to one another. Part of living in a planned community is abiding by the rules. The purpose of the rules and regulations is to insure everyone's safety, to promote the enjoyment and proper maintenance of the community, and to protect and enhance the value of each owner's investment. Consideration for neighbors, cooperation and good, old-fashioned manners are essential if we are all to enjoy our community.

All homeowners and residents must understand that the Covenants & Bylaws of the Association, as well as this Handbook from the Board of Directors, place certain restrictions on making changes to the exterior of our homes and on use of the Common Areas. These restrictions are necessary to maintain the good appearance, property values and pleasant lifestyle within our community at a minimum cost and concern to the homeowners.

Use of each unit is restricted to residential dwellings. Commercial enterprises are not permitted.

All unit owners who are absent from their unit for more than 2 weeks at a time must provide the Management Agent with an alternate address and phone number for emergency responses. It is also recommended that you provide a key to a close neighbor so that in case of problems such as water issues, your unit can be entered if you are not at home.

Managing Agent

Coble Farm is managed by Lambeth Management and Realty. Their main number is 336-288-4944 between the hours of 10 AM and 4 PM, Monday through Friday for routine requests. If you call and have to leave a message, please leave your name, address and phone number. Their mailing address is Lambeth Management, P.O. Box 8071, Greensboro, NC 27419. After hours emergency calls will be handled through an answering service using this same number. Their website is: lambethmanagement.com. Look for our HOA Coble Farms link.

Your Managing Agent, who is hired by and reports to the Board of Directors, supervises day-to-day operations at Coble Farm. The Managing Agent is responsible for supervising exterior repairs, sidewalk maintenance, landscape maintenance, snow removal, pool maintenance and other routine maintenance of the Common Areas. When you feel your home or the Common Areas need exterior repair or maintenance, you should fill out and submit an action form. All necessary forms are available on the Managing Agent's website. The Managing Agent has the authority to make the repairs in many cases or will refer you to an outside company if the responsibility is the homeowner's responsibility. Please become familiar with the information on the Managing Agent's website. How to resolve almost every concern or problem is detailed on their website.

Emergency repairs will be made as soon as practical, however, in less pressing cases, the Managing Agent will note your concerns but will probably plan for the work to be done later based on Association-wide schedules set by the Board of Directors. If the Managing Agent feels your problem needs quicker attention, he/she will bring your maintenance concerns to the Board meetings for discussion and decision-making.

Board of Directors

The Association is governed by a six (6) member board of directors elected by the homeowners. Directors serve two-year terms, staggered to achieve continuity. At least three directors are elected each year from the candidates nominated. Any member, in good standing, of the Association whose dues are fully paid is welcome to be nominated or to nominate herself/himself to be elected to the Board.

The Board elects the following officers from its members: President, Vice President, Secretary and Treasurer. Other directors have committee responsibilities.

Directors are your neighbors, volunteering their time, energy, or expertise to maintain and improve our neighborhood. They deal with exterior and Common Area concerns, not concerns within the walls of your homes. Directors are advised by our attorney not to get involved with personal, family or neighbor issues. Individual homeowners must deal with their own personal, family or neighbor issues just as they would in any neighborhood.

Annual Meetings

An Annual Meeting is held in November of each year, at which time a summary of the year's activities is given to the homeowners. Member of the Board of Directors for the coming year are elected at the Annual Meeting. All homeowners are encouraged to attend and to vote. A written notification of the meeting location, date and time is sent to each homeowner, through the US mail at least 30 days in advance of the meeting. The mailing will also include information concerning any business to be conducted and a proxy voting form to be returned to the Managing Agent via mail (or brought by a neighbor to the meeting) if you cannot attend.

Board Meetings

The Board of Directors meets with the Managing Agent to conduct the affairs of the Association. If you have questions/requests/concerns that you would like to present to the Board, please fill out and submit the appropriate action request form. If you wish to present an issue at a Board meeting, contact the Managing Agent or the Board President with a written request to be placed on the agenda.

Open meetings for the community may be held periodically. Homeowners will be notified fifteen (15) days in advance of these meetings.

Responsibilities of the Association

The Association has certain responsibilities and obligations as described by the Association Declaration (Covenants) and our Bylaws. Such items are:

1. Infrastructure and Common Area maintenance includes:
 - a. Insurance: The Association will obtain and maintain insurance coverage for the replacement of the building structure and the Common Areas.
 - b. Sewer lines external to the unit
 - c. Water lines external to the unit
 - d. Community streets, curbs and public walkways
 - e. Street lighting
 - f. All turf Areas, trees and landscaping in the Common Areas

- g. Swimming pool and pool house
 - h. Pond and wetland maintenance
 - i. Payment of water, sewer and other fees
2. External building maintenance includes:
 - a. Wood and vinyl siding repairs as needed
 - b. Roof repairs as required including flashing
 - c. Rain gutter and downspout repairs or replacement.

Homeowners:

Homeowners have certain responsibilities based on our Association covenants and our Bylaws. Most are listed below. Certain items are always the responsibility of the homeowner to repair or replace. Such items are listed below but are not limited to:

1. All interior maintenance including but not limited to:
 - a. Plumbing problems including outside faucets on the front, rear and in the garage.
 - b. Basement leakage or flooding from the foundation footing drain tile, sunken patio drainage, or sump pump failure (if applicable).
 - c. Electrical problems with all metered circuits within the unit.
 - d. Heating and air conditioning systems
 - e. Exhaust and ventilation systems, including all duct work
 - f. Sump pumps and external discharge
 - g. Vermin and pest control including mice, wasp, ants, spiders, termites, roaches and
 - h. All painting within the unit
2. Certain exterior maintenance including:
 - a. Outside entry doors including glass, frames and weather seals
 - b. Outside window including glass, screens, frames and weather seals
 - c. Exterior lights
 - d. Garage door including panel, all mountings, opening and locking hardware, weather stripping and automatic door openers (if applicable)
 - e. All owner installed items and options such as but not limited to optional end unit side patios, rear patio additions, window well covers, gas grills, storm doors, rear and side patio lights and fixtures, etc.
 - f. Maintenance of plantings and shrubbery surrounding unit footprint
 - g. Maintenance of exterior Area surrounding the unit, keeping Area free from trash and other debris
3. Insurance on unit (HO6) and personal content
4. Payment of real estate taxes
5. Payment of all utilities excluding water, sewer and garbage

Even though the homeowner is individually responsible for the above items, each owner must obtain written permission from the Board prior to making any modifications. Permission is rarely refused as long as changes are within the parameters of maintaining the architectural consistency and structural integrity of the complex.

Ownership and Responsibilities

What You Own

Individual homeowners own the property from and including the exterior walls of your home inward, the interior space and contents and the land underneath your home. The land a certain number of feet out from the foundation as defined in your plot plan and deed is also individually owned.

Common Areas that the Association Owns

As a member of the Association, you with the other homeowners also own all the common property owned by the Association. This includes all areas not included in the paragraph above (What You Own), the shrubbery, the common lawn, all paved streets and parking Areas, the swimming pool and pool house, water lines, lamp posts, trees, sidewalks mail boxes, etc.

Association Dues and Fees

The fiscal year of the Association is the same as the calendar year. Association dues are based on the operating needs of the Association and an assessment of the funds needed for capital reserves. A budget is prepared by the Board each fall in coordination with the Managing Agent and Association dues are set to cover that budget. The budget includes anticipated operating expenses and capital reserves. Capital reserves are for long term major expenses such as painting, paving, roofing, major landscaping grounds improvement and damage, etc.

Association dues are payable on the first day of each month and may be prepaid. Automatic draft of dues is available by contacting the Managing Agent to complete the necessary paperwork. Coupon books are provided to those choosing not to use a bank draft as a method of payment.

For accounts that are past due, a reminder notice is sent on the 16th of each month (or business day thereafter). At this time a \$15.00 late fee is added to the delinquent account. All association fees, interest, and legal fees involved in the collection of late payments rare the responsibility of the delinquent homeowner. The Association retains an attorney for the collection of accounts that are more than 60 days past due. All collection fees are assessed to the homeowner's account. Delinquency can result in loss of Association privileges and can lead to the eventual foreclosure of the property.

Insurance

The Association has purchased and maintains insurance coverage as outlined in the Declaration of Covenants. This is for the benefit of the Association and all homeowners. The Association maintains coverage on the exterior of all buildings and improvements on the Common Areas. The premiums are paid for the Association and are included in the monthly homeowner dues.

Homeowners should maintain an HO6 insurance policy to cover the interior of their unit and i's contents. They should discuss additional coverage with their insurance agent to ensure that coverage limits are adequate and that any upgrades are covered.

Procedures Regarding Resale/Leasing

In the event of any resale of a unit the following procedures should be followed:

1. A written notification should be sent to the Managing Agent when the unit is available for resale.
2. If the homeowner is no longer residing in the unit, an alternate address and phone number must be provided to the Managing Agent.
3. Units may have For Sale signs displayed in the flower beds/pine straw area of the unit. Signs can also be displayed in a window or behind a storm door.
4. If a paid assessment letter is needed, a minimum of 14-day notice to the Managing Agent is required.
5. After sale of the unit, a copy of the closing statement must be sent to the Managing Agent for the name transfer on the account.

Leasing of a Unit:

1. Unit owners must provide the Managing Agent with an alternate address and phone number of the homeowner.
2. The homeowner must also provide the Managing Agent with the phone number and address of the tenants residing in the unit and length of the lease.
3. Tenants must follow the same rules and procedures as the others in the community.
4. The homeowner is ultimately responsible for any issue or problem with tenants adhering to the Association rules and procedures.
5. Homeowners are urged to maintain proper insurance coverage for rental units and tenants should be urged to obtain renters insurance.

Common Area Maintenance

The Association is responsible for the lawns, trees, water lines, sewer lines, and other services in/on Common Area. If you have concerns about the any of these items, please contact the Management Agent.

Residential Landscaping

The Association is responsible for all landscaping within the Common Areas. Shrubbery planted by the developers around the units (flower beds) is not the responsibility of the Association. Over the years, many homeowners have added or removed plantings around the unit footprint. Cost prohibits the Association from continuing to remove and replant shrubbery and plants in this area. However, the guideline for adding or removing existing shrubbery and plants is still in effect, in that the homeowner should use the *Landscaping/Tree Request* form to notify the Association of intended work.

The Association has contracted for year-round maintenance such as mowing, weeding and yearly distribution of pine needles in the bedded areas, as well as pruning. This also includes seasonal landscaping at the entrance to Coble Farms. All of these services are on a predetermined schedule. Please contact the Managing Agent to discuss any landscaping maintenance concerns.

Homeowners may plant in the front and rear (side if applicable) flower beds of your unit. You must obtain written permission from the Association before you make any substantial change to your area to make sure it does not interfere with normal lawn maintenance. The homeowner is responsible for maintain plants in such areas.

Nothing can be planted or removed in the Common Area without prior written approval from the Association. Plantings (trees and shrubbery) in the Common Area are the property of the Association.

If you receive written approval from the Association and install a fence, maintenance of the area inside the fence becomes the responsibility of the homeowner rather than of the lawn maintenance company.

Parking

Each home is entitled to parking spaces consisting of the attached garage and driveway. Additional parking spaces in the Common Areas are provided for visitors and are owned and maintained by the Association. On-street parking is not permitted. Parking on the sidewalk is not permitted. Parking on the sidewalks or grass is prohibited at all times. If an improperly parked vehicle or other situation interferes with your personal parking, it should be reported to the Managing Agent.

Vehicles that interfere with emergency access, or which block access to fire hydrants or mailboxes will be towed immediately.

Trailers, motor homes, campers, boats, jet skis, ATVs, large trucks, oversized commercial or construction vehicles and unlicensed or inoperable motor vehicles are not to be parked or stored outdoors within the community. All vehicles must display current, and valid registration.

Repeat violators of the parking policy. Those continuing to park improperly, as well as vehicles that do not display current registration and inspection stickers, are inoperable or otherwise appear to be abandoned are subject to towing.

All towing is at the owner's expense.

Garbage Removal

Garbage removal service is provided on Tuesday of each week by the City of Greensboro. Garbage bins are provided by the City of Greensboro. Recycle bins are also provided and are picked up every other Tuesday. Place your bin on the road by the curb. Several streets within Coble Farm has special requirements for pickup due to the restrictions of the streets. The city of Greensboro's GSO Collects App contains details on garbage pickup, recycling, yard waste, etc. Any questions concerning garbage should be addressed to **(336) 373 CITY (2489)**.

Pest Control

The Association carries external termite coverage on the buildings in Coble Farm. The buildings were initially treated for termite protection after construction. The Association's termite coverage includes an annual termite inspection for the homes

exterior and re-treatment for termites if required. A

All interior pest problems are the responsibility of the homeowner. Any external pest problems are the responsibility of the Association.

As an additional note, the Association has chosen to use pine needles in the bed areas, as some incidences of termites have been caused by using wood mulch.

Painting

The door trim and other exterior paintable surfaces of units and buildings are painted by the Association when necessary. The homeowner will be charged for the cost of repairs to surfaces where damage is determined to have been caused by negligence or abuse. Front doors and window shutters will be the same color and can not be changed by homeowner.

Plumbing

If there is a plumbing problem in which the location of the difficulty cannot be determined, it is the responsibility of the homeowner to initiate repairs. If the source of the problem is within or under the home, the homeowner will be responsible for the repairs.

If the homeowner's plumber determines that the source of the problem is in the Common Area, the homeowner should continue making the repairs, but should notify the Managing Agent immediately as the Association may be responsible for paying usual and reasonable charges for the work done by the homeowner's plumber. Contact the Managing Agent immediately under these circumstances.

Mailboxes

Villas have roadside mail delivery. Mailboxes are standardized within the community to maintain an overall pleasant appearance. Mail boxes must be maintained in accordance with US Postal Service standards in order to have mailed delivered. Townhomes are serviced with cluster mailboxes. Any problems regarding cluster mailboxes or keys should be referred to the US Post Office. A form used for this purpose is available at the local Post Office.

Personal Property

Personal property (such as bicycles, toys, grills, etc.) may not be left or stored on the Common Area. Items might prove dangerous to others, slow our grounds maintenance efforts or be considered unattractive to neighbors. If personal property is left in the Common Area, it will be removed by the Association and the homeowner will be billed for that cost.

Snow Removal

The Association contracts with a local contractor for snow removal when necessary. Since weather events vary greatly, snow removal decisions are made on an event by event basis when the snow conditions. Weather forecasts are monitored to determine when removal is appropriate. Ice melt will be put around cluster mailboxes and other high-risk areas when warranted.

Children

Coble Farm welcomes children of all ages. We urge you to talk frequently with your family about the responsibilities we all share while living as a community. Please help your children understand that in a community such as this, a healthy respect for neighbors and their property is essential. Children's toys and play equipment should be kept inside when not in use. If left out, these may be removed by the Association.

Pets

Pets are welcome at Coble Farm, however et owners are responsible for their pets. Pet owners are required to immediately clean up after their pets, regardless of the location.

Pets are not allowed to roam loose in Coble Farm. This is aligned with the Greensboro leash laws as well as the Coble Farm Covenants. While outside, pets are required to be on a leash and under the owner's control.

Tethered (tied to a stationary object) animals are restricted to the owner's premises. New laws in Guilford County require that the owner be present when tied up. No pet can be tethered and left alone. Tethering animals on the Common Area is not permitted.

Any homeowner at Coble Farm has the right to request Animal Control services from the local Animal Control Office. To report violations of City or County animal control regulations, contact Guilford County Animal Control at (336)641-5990.

Please Watch Your Speed

The posted speed within the Coble Farm community is 18 miles an hour. Be aware that congestion and weather conditions as well as presence of children and pedestrians frequently dictate an even slower speed. Please be considerate and keep the safety of all residents and guests in mind when driving through the community.

Excessive Noise

Every homeowner has the right to quiet enjoyment of their property. Unreasonable noises or activities (i.e. loud music, barking dogs, wind chimes, etc.) or any other nuisance or illegal activity will not be permitted.

Signs, Flags and Decorations

Flags and signs are not allowed on the exterior of homes (including political). Security service signs may be placed adjacent to your unit, in the ground, not affixed to the brick or siding. For Sale/Rent signs should be displayed in the flower bed/pine straw area of the unit or inside a window or a storm door.

Holiday decorations are allowed but must be removed within 14 days following the holiday.

Coble Farm Pool

Coble Farm Pool is a private pool for residents and guests only. The outside pool area and entrance are monitored 24/7 by security cameras. A Security card is used for admittance - records picture, name and time of admittance

Trespassers will be prosecuted to the fullest extent of the law, at the discretion of the Board of Directors

NO LIFEGUARD ON DUTY AT ANY TIME, SWIM AT YOUR OWN RISK

1. Pool hours: 8:00 am – 8:00 pm **NO ONE** should swim alone!
2. A pool gate card was issued to each unit. If the card is lost, a \$50.00 replacement fee will be required to obtain another card. When ownership of any home changes, the card must be transferred to the new owner.
3. All residents must bring their pool card in order to enter the pool area. A self-closing gate has been installed to prevent unauthorized use of the pool. Only card bearing residents, immediate family members, and **guests**

accompanied by a resident, are allowed access to the pool area.

4. The pool gate must be closed and locked after each entry or exit. Do not let people in without a pool card.
5. **Residents are responsible** for their guest's behavior and may have their pool privileges suspended or revoked for the guest violations of the pool rules.
6. **All** children must be accompanied by an adult.
7. The following are **NOT PERMITTED** in the pool area:

Glass or other breakable objects Drugs

Chewing gum Pets

Bicycles or skateboards

Frisbees or other unauthorized projectiles

Any other items that any attending adults, pool committee members, or Board of Directors deem obtrusive

The following activities are **NOT Permitted** in the pool area.

Diving

Abusive horseplay Pushing

Running Loud Music Profanity

Abuse of the pool equipment or facilities

Any other items that any attending adults, pool committee members, or Board of Directors members deem obtrusive

8. Inflatables are allowed for children who cannot swim and are supervised by an adult. Adults should only use inflatables when the pool is not crowded.
9. All litter and cigarettes must be disposed of properly. Smoking is permitted only in the back left corner, marked smoking.
10. Proper pool attire must be worn in the swimming pool. No cutoff clothing will be allowed.
11. All persons should shower before entering the swimming pool.
12. No babies in diapers (disposable or otherwise) are allowed in the pool **without rubber pants**. Parents will be responsible for accidents. Diapers are not to be disposed of in the pool trash cans. An **accident will result** in the pool being shut down 24 hours and cleaned.
13. Persons impaired by intoxicating substances shall not be permitted on the pool property. Violations could result in extended or permanent revocation of privileges.
14. **Food and drinks are not allowed** in the pool.
15. All members, including children and guest, shall use the pool and its facilities at their own risk. The Association, and related committee members will not be responsible, without limitation, for the loss, theft, or damages to persons or personal property.
16. Persons who violate these and any subsequent rules are subject to having all pool privileges revoked indefinitely

by Board of Directors.

17. Residents are required to provide Pool Committee or Board of Director members their pool card for inspection upon request from such member. Refusal to do so can result in pool privileges being suspended for an indefinite period of time.
18. All suspensions of privileges are at the discretion of the Board of Directors for any period of time deemed necessary.
20. Malicious damage to the pool facility can result in permanent suspension of pool privileges and/or prosecution, both civil and criminal, to the fullest extent of the law at the sole discretion of the Board of Directors.
21. Stated rules of pool operation may be enforced by the Board of Director, or any attending adults.