RULES AND REGULATIONS OF
SETTLERS LANDING CONDOMINIUM ASSOCIATION (11/13/2024)

NOTE: Refer to the history trail at the end of this document for any new changes made since 05-30-2019 by the Board and/or Association meetings. This history trail needs to be kept up for the HOA records.

I. INTRODUCTION AND PURPOSE

1. Settlers Landing condominium Association (hereinafter the "Association") has adopted the following Rules and Regulations (hereinafter the "Regulations"). These Regulations may be amended from time to time by vote of the Executive Board or Unit Owners as provided in the Bylaws or Declaration.

2. The Unit owners shall comply with all of the Regulations hereinafter set forth governing the buildings, public areas, decks, drives, lawns, Common Element and Limited Common Element grounds, parking areas and any other appurtenances of the Condominium.

3. The Association reserves the right to alter, amend, modify, repeal or revoke these Regulations, and any consent or approval given hereunder, at any time, by vote of the Association or Executive Board.

4. Wherever in these Regulations reference is made to Unit Owners, such term shall apple to the owner of any unit, and to any of his employees, agents, family members, visitors, guests, invitees or licensees, or any tenant of such Unit Owner.

5. Wherever in these Regulations reference is made to the Executive Board, such term shall include, where the context so permits, the designee of the Executive Board.

II. USE OF UNITS AND COMMON AREAS

It is the homeowner's responsibility to read and become familiar with each rule/regulation prior to taking any action, exterior building projects, and/or improvements on common lands, or that may affect the safety, security, and peaceful rights of the HOA homeowners.

1. No part of the Condominium shall be used for any purpose except housing and the common purposes for which the Condominium was designed. Each unit shall be used as a residence for a single family, its servants, and guests.

2. There shall be no obstruction of the Common Elements. Nothing shall be stored on the Common Elements without the prior consent of the Executive Board, Except as expressly provided herein or in the Association Bylaws.

3. Nothing shall be done or kept in any of the Common Elements that will increase the rate of insurance for the buildings or contents thereof applicable for residential use without prior written consent of the Executive Board. No Unit Owner, nor its tenant, guest, or visitor shall permit anything to be done or kept in his unit or on the Common Elements which result in the cancellation of the insurance on the

buildings or contents thereof or which would be in violation of any public law, ordinance, or regulation. No waste or unsanitary material shall be on the Common Element or Limited Common Elements.

4. All garbage and trash must be placed or deposited in the proper receptacles designated for refuse collection. Trash bags are not allowed; trash cans must e used for our private road trash pickup service.

5. Except in any recreational areas designated as such by the Executive Board, no baby carriages, bicycles, playpens, wagons, toys, benches, chairs, or other articles of personal property may be left unattended in the parking areas, sidewalks, lawns, or elsewhere of/on the Common Elements.

6. Each Unit Owner shall keep his unit and Limited Common Element in a good state of preservation, repair, and cleanliness. The disposing of dirt or other substances by sweeping, shaking, or throwing from the front doors or windows is not allowed.

7. Nothing shall be done in any unit, the Common Element, or Limited Common area which may impair the structural integrity of the buildings or which may structurally change the buildings, not shall anything be altered or constructed on or removed from the Common Elements, except upon the prior written consent of the Executive Board, unless it is sited as allowed in other paragraphs in the Rules and Regulations.

8. No noxious, offensive, or unlawful activity shall be carried on in any unit, Common Elements, or Limited Common Elements, nor shall anything be done therein which may be or become an annoyance or nuisance to the other Unit Owners or occupants. No Unit Owner shall make or permit any disturbing noises inside or outside of the unit that would interfere with the rights, comforts, or convenience of other Unit Owners. This includes: dog barking, radio, television, and musical instruments. City of Saco has a noise ordinance that you may want to become familiar with as well.

9. No industry, business, trade, occupation, or profession of any kind, commercial, religious, educational, or otherwise, designed for profit, or otherwise, shall be conducted, maintained, or permitted on any part of the Condominium nor shall any “For Rent,” or “For Lease,’ signs, or other window displays, or advertising be maintained or permitted on any part of the Condominium or in any unit, without the prior written consent of the Executive Board, nor shall any unit be used or rented for transient, hotel, or motel purposes. The right is reserved by the Declarant and the Executive Board to place “For Sale,” “For Rent,” or “For “lease” signs on any unsold or unoccupied units, and the right is hereby given to any Mortgagee who may become the owner of any unit to place one reasonably appropriate sign on or in any unit owned by such Mortgagee.

10. Exterior Painting - Trim around the front door should be painted white as it is not sealed. Do not paint the front door or the garage doors, unless damaged, as they are composite material. You may install a white storm or screen door on the front of the unit as well as the deck door. The side garage door, cellar door or wooden deck screened doors do not have to be painted white.

11. No Unit Owner shall cause or permit anything to be hung, displayed, or exposed on the exterior of a unit or Common Element appurtenant thereto, whether through or upon windows, doors, or masonry of such unit with the exception for one flagpole attached to the unit with the appropriate hardware/pole, professionally installed gutters or manufactured flower boxes on the deck railings. The prohibition herein

is intended to include without limitations: antennas/dishes (unless they fall into the FCC Over the Air Device Policy), clotheslines/clothes rack, clothing, dog runs, fences, permanent and freestanding flagpoles, fountains, half-sheds attached to the unit, laundry, lean-tos, signs (except real estate for sale or open house), tarps, pools (except temporary kiddie pools no larger than 7 feet in diameter) and trampolines.

Privacy Fencing: All privacy fencing requests must be submitted to the Board for approval and must meet the following standards and regulations:

*A homeowner, at their own expense, may install a fence along the perimeter of Settlers Landing common land property lines for location consistency, and for privacy from abutting properties.
*The fence must be a 6ft high privacy fence made of white vinyl.
*The fence must be installed by a professional who verifies through warranty, that it is sturdy, plum, and will withstand normal wear, tear, and abuse (i.e., climbing, weather conditions, etc. that might cause the fence to fail.
*The owner must always maintain both sides of the fence in good condition and is responsible to make all necessary repairs in a timely fashion.
* When the home is sold, the current owner must provide written verification to the HOA Board that the new owner has been notified and has agreed that they are now solely responsible for the fence and will maintain the fence as outlined above.

12. Lawn Care - Residents may utilize various watering methods to ensure healthy lawns and preserve common land areas. (January 6, 2026)

13. Trees, Bushes, and Plants - Planting of these items are not allowed where grass has been installed within a Common Element and/or Limited Common Element areas without Board approval. The only exception would be planting around the ground power blocks and please do not plant invasive root system bushes or plants. The removal of trees is only allowed on your own designated Limited Common Element, and you need a professional arborist if close to any dwelling(s) and/or stumps need to be removed.

14. Hardscaping - All hardscaping such as pathways, patios, permanent fire-pits, and raised flowerbeds, walls, etc., needs Board approval.

15. Sheds are allowed if approved by the Board. Both the city and the HOA have their own requirements that need to be reviewed prior to submitting your plan to the HOA; and pulling a City of Saco building permit.
*No shed shall exceed 120 sq.ft. (10 x 12)
*All sheds will be constructed of wood with vinyl siding that matches their home.
*All sheds will have a secure door (wood or metal roll-up) that matches their home colors.
*All sheds will have gable ends and be constructed in a workman-like manner.

16. Decks - The top of decks will not be used as storage areas with the exception of those units that do not have a garage nor room to build a shed in the backyard, or do have a garage but not enough room for a shed. Under deck storage will be allowed if the items if the items fit well within the deck parameters. Closing in the bottom of the deck, for those who have high decks, is allowed if composite

wood (not latticework) is used and it matches the unit or trim color with the opening facing straight out the back. Any storage on or under the deck needs to be kept orderly, sanitary, and good in appearance at all times. No tarps can be used for coverage.

17. Storage Outside of Dwellings - Trash and recycle bins, a covered gas grill, snow blower, portable fire-pit, a wheelbarrow, ladder, and patio furniture using form fitting covers are allowed, and preferably in the backyard. Seasonal items (when in use) are allowed to be stored in the backyard, i.e. bikes, kayaks, canoes, and snowboards. Manufactured storage containers are also allowed if they fit well within the parameter of the bump out or deck, and match closely the color of the unit.

18. Covered or screened in decks are allowed if initially built by the contractor and must be the same material and color as the unit. If constructed after the fact, you need Executive Board review and approval. Note: You will probably need a building permit once the Board approves.

19. Recreational and Cooking Fire-Pits - These are allowed as long as you follow the City of Saco Fire Department criteria and rules.

20. Swing sets, swing gliders, gazebos, or screen houses are allowed with Board approval. Prior to submitting your plan, you need to ask your abutting neighbors if the location is acceptable. If approved, they need to be kept in good condition and appearance.

21. Gas or kerosene heaters, whether vented or unvented, are not permitted without the prior consent in writing of the Executive Board.

22. Each Unit Owner shall be responsible for the maintenance and repair of his unit as well as the utilities and sewer servicing such unit. Any damage caused by the Unit Owner's misuse shall promptly be repaired by the Unit Owner, and if he shall fail to undertake such repair, the Association may repair the damage and assess such cost to the unit Owner.

23. A late condo fee of $20.00 will be imposed on the 11th day of the month; and subject to any other percent interest fees as stated in the Bylaws. Any outstanding fees due to the Association will cause the Unit Owner not being able to vote and/or receive any nonprofit monies (once the appropriate monies are in the separate reserve account) dispersed back to them.

24. A non-compliance penalty fee of $35.00 a day will be imposed 60 days after a verbal communication with the Unit Owner on a given topic(s); and 30 days after a written warning if one was needed. The Unit Owner needs to meet with the Board within 30 days of the oral communication, if there is a need to discuss the event further for clarification or a possible extension. Any outstanding fees due to the Association will cause the Unit Owner not being able to vote and/or receive any nonprofit monies (once the appropriate monies are in the separate reserve account) dispersed back to them.

25. Resale Certification Fee - The Association charges $100.00 for the resale certificate all units need to sell a unit. This fee also includes working seller and buyer realtor calls and emails, questions, copies of the HOA documents, etc. It has been our experience that the check is issued by the title company and the HOA receives it within 10 days of the closing.

26. A $300.00 membership fee from the unit buyer will be charged and stated on the resale certificate. This is to be received,in a check to the HOA, within 10 days of the closing.

III. **PARKING**

1. Unless otherwise authorized by the Association, the parking areas may not be used for any purpose other than parking automobiles, vans, or pickup trucks designed and intended for personal use. No buses, trucks, other than pickup trucks as above set forth, trailers, boats, recreational or commercial vehicles shall be parked in the parking areas (mainly there for emergency vehicles and so park at your own risk), or in driveways except in such areas, if any, specifically designated for such parking by the Executive Board. All vehicles must have current license plates and be in operating condition. No vehicles shall be parked on the Condominium with conspicuous “For Sale” signs attached. Further, all Unit Owners shall use and occupy those parking areas and spaces designed or set aside for their respective units.

2. All Unit Owners shall observe and abide by all parking and traffic regulations as posted by the Association or by municipal authorities. Vehicles parked in violation of any such regulations may be towed away by the Board at the Unit Owner’s sole risk and expense.

3. Parking vehicles on the sidewalks or curbing is not permitted. Short-term parking on the private road is permitted going with traffic. However, be very mindful of where you are parking. The road is only 20 feet wide and most of the driveways do not have a lot of space in between them. Parking between driveways can cause issues with turning into one’s driveway. Parking across the street from one’s driveway can cause issues backing out a larger vehicle to make the swing. If any vehicle owned or operated by a Unit Owner, any member of his family, tenants, guests, invitees, or licensees, shall be illegally or conducting nuisance parking the Association shall be held harmless by such Unit Owner for any and all damages or losses that may result therefrom, and any and all rights in connection therewith that the owner or driver may have under the provisions of state or local laws and ordinances are hereby expressly waived. The Unit Owner shall indemnify the Association against any liability that may be imposed on the Association as a result of such illegal parking and the consequences thereof.

NOTE: Per call to the Saco Police Department on May 6, 2019, Caleb Beaulieu, parking is allowed on Smith Lane (loop) as long as it is going with the traffic flow. (The HOA is not responsible for monitoring any changes the City of Saco may make due to any present parking rules and you may want to check on them periodically for Smith Lanes yourself.)

Added on July 10, 2025
While short term street parking is permitted during the daytime hours, overnight street parking is not permitted. The street must stay cleared for emergency vehicles, and snow removal. Residents and their guests can park overnight in the paved turnaround next to #11, the gravel area between #16 and #18, and the gravel area by the mailboxes at the second entrance to the HOA.

IV. **PETS**

1. No reptiles or animals of any kind shall be bred, raised, or kept inside a unit or on any Limited Common Element or Common Element with the exception of cats and dogs that do not cause a nuisance. Actions that will constitute a nuisance include, but are not limited to, unreasonable crying, barking, scratching, running at large, and the like.

2. No kennel license, commercial business or dog daycare will be allowed. (The City of Saco requires a kennel license if you have more than 3 dogs.)

3. All pets must be registered and inoculated as required by law. Each owner is fully responsible for the personal injuries and/or property damage caused by his pet.

4. Except in designated areas, if any, or on your Limited Common Element, dogs must be leashed. (Per the City of Saco Animal Patrol officer, if a dog has to be spoken to more than twice, it is not under voice command and will need to be kept on a leash.)

5. Owners of pets walked upon the Common Element must promptly clean up and properly dispose of their pets' droppings.

V. **MISCELLANEOUS**

1. All personal property placed in any portion of the buildings or grounds of a unit shall be at the sole risk of the Unit Owner; and the Association shall in no event be liable for the loss, destruction, theft, or damage to such property.

2. Complaints regarding the management of the Condominium or regarding actions of the other Unit Owners shall be made in writing to the Executive Board.

VI. **HISTORICAL**

* 06-2019: Revised a lot from the original document to help clarify existing topics; and add or delete other items. Some language and topics moved from declaration over to Rules and Regs so that if we need to change them in the future we can do so without an attorney and register filing fees. Draft was sent out early 06-2019 with most of the changes documented on it and this document should all be familiar. No one came forth with any additional questions or concerns on it.

* 07-2019:

Stated for the record that the actual fee charged for the resale certificate is $100.00. #24
Stated for the record in HOA documents of the $300.00 new membership fee stated on resale document when it is issued. This is the same amount stated in the declaration for new units that are closed on. #25
Clarification on cutting of trees in the HOA. #12

` 05/04/2026

Sidewalks/Sidewalk Snow Removal

All sidewalks within the HOA property are considered part of the common HOA property. Everyone has the right to walk on them. It is also everyone's responsibility to be respectful of homeowners. Residents who wal their pets on the sidewalk need to be respectful of homeowners lawns. Pets should always be on a leash.

The HOA contracts the removal of snow from our roads. It does not include snow removal from our sidewalks While the sidewalks are considered shared spaces, the ones attached to residences are the responsibility of the home owner. The HOA relies on volunteers to clear the snow fro, the sidewalks that are not attached to a residence. Before helping a neighbor with their sidewalks, please be sure the help is appreciated. Snowblowers often blow snow/rocks/ice where it is not wanted and can damage property.