

Standards, Policies and Procedures for The Cove at Voyager Homeowners Association*

Cove residents share a desire to live in a safe, secure, and attractive neighborhood. Our quality of life, as well as the value of our property, is dependent in large part on this concept. Our property is enhanced when we have a common set of standards. The degree to which we hold our neighbors and ourselves to these standards determines how successful we are in protecting our community and individual interests. All Cove residents shall adhere to these standards.

Architectural

The Architectural Review committee shall monitor all standards in this section.

ARTICLE I: PURPOSE

In order to maintain the architectural character and aesthetics of the Cove, it is imperative that modifications of structures, materials, and colors be compatible with the original architectural design.

The Board of Directors of the Cove at Voyager Homeowner Association (hereafter known as the Board) sets the standards and the Architectural Review Committee (hereafter known as the ARC) applies those standards to all exterior alterations. This process assures the continuity of character, which helps preserve and improve the appearance of every home within The Cove, thus enhancing the overall value of the property.

ARTICLE II: APPLICATION PROCESS

2.1 All owners shall submit in writing the proposal for any exterior addition, alterations, or improvements to the ARC, using the "Architectural Improvement Application and Review Form". (Available from the ARC). The proposal must include a description of the project, including the height, width, length, size, shape, color, materials, and location of the proposed improvement. Photographs or sketches of similar projects will aid in the consideration. If the alteration affects the existing drainage pattern, the proposed drainage pattern must be included.

2.2 Oral requests will not be considered.

2.3 Each alternation or addition must be specifically approved, even when the intended alteration or improvement conforms to the Declaration (CC&R's) and the Architectural Standards. This applies even when similar or substantially identical alterations or additions have been previously approved.

2.4 The applicant shall be informed in writing of this decision within thirty (30) days.

2.5 Applicants have ninety (90) days from the date of approval of the application to complete their project. When requested in writing, the ARC, if good cause is shown may grant a time extension.

2.6 In the event the request is denied, the applicant may request reconsideration. In this request they must provide new or additional information to the ARC that clarifies the request or demonstrates its acceptability.

2.7 Any applicant can appeal the final decision of the Architectural Review Committee to the Board.

2.8 Approval of any project by the ARC does not waive the necessity of obtaining the required city and/or county permits. In turn, obtaining the necessary city and/or county permits does not waive the need for approval by the ARC prior to construction.

Failure to obtain the necessary approvals prior to construction:

2.8.1 constitutes a violation of the Declaration of Covenants, Conditions and Restrictions (CC&R's)

2.8.2 May require modification or removal of unauthorized work at the expense of the homeowner.

2.8.3 May include the requirement to pay the Association's attorney fees if legal action is instituted to seek compliance.

2.8.4 A fine of \$100 will be imposed against the owner of any lot who makes any unauthorized changes to the exterior of their property.

ARTICLE III: GUIDELINES FOR RESIDENCES

3.1 Antennas. Any antenna or antenna assembly, if visible from the street, shall be installed to minimize visual impact. The ARC must review & approve both the method and materials used for screening.

3.2 Window Coverings such as foil, sheets, blankets, Styrofoam, etc. in any window visible from the street are prohibited. External screens to reduce sun glare are allowed but request for approval must be submitted to the ARC.

3.3 Patio covers are permitted when approved by the ARC. Patio covers shall conform to the materials, colors, character and detailing established in the existing dwellings. They shall be of the same color as the dwelling. Roofing shall be of the same type as originally installed by the builder throughout the project.

3.4 Solar panels are permitted when approved by the ARC and shall be low profile and roof mounted.

3.5 Security doors are permitted when approved by the ARC.

3.6 Front entryway decorations are allowed only in the area covered by a roof. They must not block access to the entry and are limited to two items. No furniture or items are allowed on walkways or in

the front area outside of the entryway. Sculpture, garden statues, bird baths, bird houses, benches, wind vanes, rock formations, stepping stones, figurines and similar items are restricted to rear yard locations and should not be visible from the front yard or the street. No additional improvements are permitted in the front yard, which were not part of the original landscape design, either as a standard or optional feature. See Article 2.1.

3.7 Signs allowed are those required by legal proceedings and/or one approved "For Sale" sign if the residence is for sale. All "For Sale" signs must be approved by the ARC before installation of the sign. No sign may exceed the size of the standard Cove real estate sign. One political sign no greater than 24" square is allowed on each lot from 45 days prior until 7 days after an election. No other signs are allowed on any lot except those approved by law.

3.8 Structure of the exterior block walls shall be maintained as originally installed. Alterations are permitted with the prior approval of the ARC.

3.9 Gates are to be maintained by the homeowner. When refinishing, the gate must be repainted in an approved color. Prior approval of the ARC is required for alterations.

3.10 Exterior paint must be from the list of ARC approved colors.

3.11 Trash containers are required, and therefore, are permitted without individual approval by the ARC. All trash and garbage must be placed in a container with a tight fitting or self-closing lid. Plastic bags are not permitted as trash containers. Trash containers must be fully concealed from public view, unless set out for trash pickup. Containers are not to be set out before 6 pm the night before scheduled pickup and removed by 7 pm the day of scheduled pickup. **Cove residents may not use Voyager trash facilities.**

3.12 Rain gutters and down spouts need not be approved by the ARC when they are installed professionally and in a color compatible with the surface on which they are mounted. The ARC must review any drainage issues.

3.13 Exterior improvements in the rear yard that affect structure, drainage or are visible from another house shall be subject to prior review and approval by the ARC. Clotheslines of any sort are not permitted.

3.14 Seasonal displays shall be limited to one (1) week prior and one (1) week after recognized holidays (Easter, Memorial Day, July 4th, Labor Day, and Thanksgiving through January 10. Displays cannot eliminate or obstruct the lights on the house address.

3.15 Patio awnings are permitted and are subject to the prior review and approval by the ARC.

3.16 Garden hoses are not permitted to lay in the front or side yards or to be hung on the outside of the house. Hoses may be stored in terra cotta or earth tone pots designed specifically for that purpose.

3.17 Residents are encouraged to fly the American flag but only in accordance with Title 36, U.S. Code, and Sec. 173-178.

3.17.1 The American flag may be flown with one additional flag. This flag shall be limited to an official state flag, military flag or university flag. The second flag shall be no larger than the American flag.

3.17.2 A request must be submitted to the A.R.C. for approval of installation of a flagstaff and its location and method of installation. Lighted staffs must be approved to code by the A.R.C.

3.17.3 The flagstaff is to be lowered to its lowest position when the flag is not flying. The staff must be removed and stored during an extended absence (two weeks or more) of the resident.

3.17.4 Seasonal banners or flags must be displayed separately from the staff holding the American flag. See Article 3.14 in this section.

3.18 Covered vehicles within view of the street or neighboring properties are prohibited.

3.19 The exterior garage light bulb will be replaced by Voyager security. When a sensor or fixture is found to be faulty, the homeowner shall replace it.

Safety And Security

When active, the Safety and Security committee shall monitor all standards in this section.

ARTICLE IV: TRAFFIC

4.1 All vehicle drivers and pedestrians must obey all traffic rules.

4.2 The right-of-way precedence from the highest to the lowest: 1. Pedestrians, including those in powered wheelchairs and mobility scooters.

Bicycles.

Electric powered two-wheel vehicles.

Golf carts.

Motorcycles.

RV's.

Cars and trucks.

4.3 The speed limit is 20 miles / hour in the Cove.

4.4 Golf carts and bicycles may be driven on sidewalks or paths if the driver or an occupant has a legitimate handicap permit. The distance traveled on the sidewalk or path must be the minimum distance to get from the street to the destination.

4.5 For safety, pedestrians are to avoid walking in the street when practical.

4.6 Between sun down and sun up pedestrians are encouraged to use a flashlight to improve visibility for vehicular traffic as well as to help see snakes and other hazards.

ARTICLE.V: PARKING

5.1 On Streets

Residents or their guests may park vehicles or RVs on the street **overnight** for a period of time not to exceed two (2) nights. A minimum of seven (7) days shall lapse from the time the vehicle is moved from that address before the same vehicle may be parked overnight at that location. If additional time is needed, a permit is required and shall be prominently displayed in the side street window of the vehicle. The permit may be obtained from any member of the HOA board. If Security deems that a safety hazard exists, you must move your vehicle.

5.1.1 In the following cases, the 48 hour limitation does not apply; no permit is required.

- a. Move the vehicle / RV to storage at night and return to the Cove street during daylight hours only.
- b. Make arrangements with Voyager R.V. Resort Registration to park the RV in an overnight spot for a fee (space available) or use the residents' storage location.

Then, the next day, move back to the Cove. This scenario may be repeated until the RV load/unload task is completed and the RV moved to its storage location.

5.1.2 If jacks must be used on an RV, adequate protection for the street surface shall be used. Slide-outs may be extended for minimal periods of time to minimize impedance to traffic, and **not** after sundown. Steps should be retracted when not in use. Hoses are not to be left connected to any RV except to fill a tank. No cable or hose may be left on the sidewalk after sunset.

5.2 In Driveways

Garages shall be used only for the parking of vehicles and shall not be used or converted for living or recreational activities without the prior written approval of the Association. No person shall store or keep materials in a garage or otherwise use a garage in any manner, which would prevent the use of the garage for the parking of the number of vehicles for which the garage was designed. No commercially signed vehicles are allowed to park outside overnight. Golf carts shall not be parked outside overnight. See 7.2

5.3 In Common Areas

Vehicles may be parked in the swimming pool lot providing they fit within the designated space. No other equipment may be parked in this area. In all cases, the two-night "On Street" parking standard applies as defined above.

ARTICLE VI: SWIMMING AND THERAPY POOLS

All Cove residents must observe the posted rules when using the pools.

Residents must be respectful of others using the facility and be responsible for the actions of guests.

Floats and pool accessories may be used when they do not interfere with other people. Visiting children under 18 years of age are the responsibility of the Cove resident, and must be accompanied by the resident/parent/guardian at all times. Children not yet toilet trained must use a suitable swim diaper when using the swimming pool.

ARTICLE VII: RESIDENTIAL USE

7.1 Occupants other than owners must adhere to the age restrictions set forth in the CC&R's. (CC&R's 11.2 and 11.3) Any owner whose occupant violates project Documents or Standards may be fined in accordance with the Board Policy for CC&R's Standards- Enforcement Procedures. (CC&R's 5.2)

7.2 To maintain Cove values and standards, actual and intrinsic, it is desirable that homes be occupied by the owner. While having an occasional rental in the Cove may be unavoidable based on market conditions, it is in the best interest, of the majority of the homeowners that rentals will be no more than five (5) percent (%) of the total residences. Owners are required to notify the management company of rental properties. Owners are responsible for providing the management company with a copy of the lease agreement and assurance that the lessee received copies of the Association's governing documents. The owner is responsible for the actions of the tenant.

7.3 All residences must be devoted exclusively to single-family residential use. The garage space on a resident's lot may be used for purposes other than parking vehicles only if that use does not cause a vehicle to be parked on the driveway.

7.4 A business or hobby may be conducted from any residence so long as the existence or operation of the activity is as follows:

Does not constitute a nuisance to other Cove residents.

Is not offensive to other residents of the Cove.

Does not threaten the security and/or safety of other residents of the Cove.

7.5 Garage doors are to be kept closed at all times unless the resident is in the garage.

ARTICLE VIII: CHILD VISITATION

8.1 The maximum time children under the age of 18 may visit is three months per year.

8.2 Visiting children under 18 years of age are the responsibility of the Cove resident and must be accompanied by the resident at all times.

8.3 For visitation details, the "Annual Directory and Information Guide" published by the Voyager Resort, should be consulted for use of Voyager Resort facilities by children.

8.4 Skateboards, roller blades and other toys are not to be used on streets or sidewalks.

8.5 Bicycles are not to be ridden on sidewalks unless the rider has a legitimate handicap permit and it is displayed on the handlebars. See 4.4

ARTICLE IX ANIMAL CONTROL

9.1 No more than two animals may be kept on a lot. Acceptable animals are: domesticated dogs, cats or birds. Animals are to be kept solely as domestic pets and not for commercial purposes. A dog or cat may leave an owner's lot if on a leash no longer than six feet in length and restrained from entering any other lot; however service animals need not be leashed. Basic sanitation requirements apply to all animals. Owners must immediately remove any waste deposited by their pet.

9.2 No animal shall be allowed to create a nuisance or make an unreasonable amount of noise. On the written request of any resident, the Board, in its sole and absolute discretion, shall determine if a nuisance exists.

ARTICLE X: RESALE OF PROPERTY AND COVE ESTATE SALES

10.1 Procedures for the Sale of Property in the Cove

10.1.1 When a homeowner makes the decision to sell the residence, a member of the Board of Directors shall be notified and furnished the name of the realtor if one is to be utilized. A form will be sent by the Board of Directors or their assigned representative to the realtor, or in the case of a "for sale by owner", to the homeowner for signature and return thereby, agreeing to the requirements and conditions outlined for listing and selling of property located in the Cove at Voyager. These signed forms will be maintained in an active file by the Board of Directors or their assigned representative until the sale of the home is final and will then be retained by the Board or their representative for reference in the event of future listings by the same realtor or homeowner.

10.1.2 "For Sale" signs must adhere to "Guidelines for Residences" Article III Statement 7. Standards For The Cove At Voyager Homeowners Assoc.

10.1.3 When a sales contract is signed, it is the responsibility of the realtor, the homeowner or the homeowner's agent to furnish the title company the name of the Cove At Voyager HOA, the lot number, the property address, buyer's current address and the seller's name and address. This will assure that the buyer receives the homeowner's package and within the legally prescribed time.

10.2 Procedures for an Open House for the purpose of selling property in the Cove.

10.2.1 The Cove entry gate will be the only gate utilized.

10.2.2 The realtor or the homeowner will utilize the Cove gate opening system to allow entry. (See Paragraph 10.5.3)

10.2.3 A cell phone may be programmed by Voyager security for the address being sold.

10.2.4 The realtor or homeowner may also place directional signs within the Cove to aid in locating the residence. All directional and "open house" signs shall be removed at the end of the event.

10.3 Any expense incurred in meeting these conditions will be the responsibility of the realtor or homeowner.

10.4 Estate Sales may be conducted in the Cove only with the approval of the Board of Directors. The Board must approve the Sale, as well as the dates and duration.

10.5 When an Estate Sale is conducted, it is important it not interfere with normal or emergency traffic. Other Homeowners' rights must be honored at all times and their safety and security assured. In keeping with these principles, the following protocol is to be used:

10.5.1 For the purpose of the estate sale, the Cove gate will be the only entrance utilized for visitors from outside the Cove or the Voyager Resort.

10.5.2 The person conducting the estate sale shall be responsible for providing the security necessary to satisfy Cove requirements. This shall include providing at least two people to adequately man the gate and the sale location at all times. Voyager Resort Security may be contacted in advance at 574-5006 to inquire as to the availability of any Security guards for hire on their off time. If none are available, the person conducting the estate sale is responsible for furnishing the necessary personnel for the sale from other sources.

10.5.3 It is the responsibility of the homeowner, their heir(s), or legal representative to arrange with the estate sale personnel the manner for gaining entry into the Cove gate. This will be either by using the homeowner's gate control (remote or card) or by utilizing the homeowner's telephone code. Further, it is the responsibility of the homeowner to assure that the remote or card is controlled at all times and is returned to the owner at the end of the sale. ***Under no circumstance is the gate to be forcibly held or secured in the open position and not allowed to automatically close as programmed after the entry of each vehicle.***

10.5.4 The personnel posted at the gate will record the license number and issue a temporary gate pass, for that day only, showing the date, destination and an identifying sequence number so that it is known at any time how many visitors are in the Cove. This pass must be displayed on the windshield at all times.

After issuing the temporary pass at the gate, the guard will direct the visitor to the sale site and immediately notify the personnel at the house, by telephone or other communication, of the visitor's pending arrival and a description of the vehicle. (See paragraph 10.5.6 below)

10.5.5 When each visitor is ready to leave the sale site, the procedure will be reversed: the personnel at the house will notify the gate person that a visitor is departing, and the personnel at the gate will record the departure of the vehicle as it leaves. It should be determined after the sale is over for the day that all visiting vehicles have exited the gate. It is important for that reason that outside visitors leave only by the Cove gate.

10.5.6 Directional signs are to be used to guide traffic to and from the sale site and are to be arranged such that traffic, using the shortest practical route, will arrive at the location on the same side of the street. Parking will be limited to only that side of the street. This will relieve congestion and maintain enough clearance for emergency vehicles to pass.

10.5.7 People attending the sale are prohibited from using any driveway for parking or turning around. The use of driveways for these purposes creates a visibility hazard for both pedestrians and vehicles due to the heavier than normal traffic.

10.5.8 All directional and estate sale signs must be removed at the end of the event.

The person conducting the Sale is responsible for furnishing the signs, all expenses incurred in the procurement and placement of the signs, all expenses involved in meeting security requirements at the gate and home as well as any other costs which arise in the conduct of the sale.

LANDSCAPE

The landscape committee shall monitor all standards in this section.

ARTICLE XI: PLANTING AND IRRIGATION

11.1 Front yard planting shall be maintained by the Homeowners Association in a manner consistent with the original installation. Property shall be kept free of weeds and debris in the side and rear areas by the homeowner. Replacement of existing plants shall be consistent with the original installation, location and approved plant list. No improvements, upgrades, or additional plantings may be made without approval of the Landscape Committee.

11.2 The water drip irrigation loop system to all front yards is on an automatic timer and paid for by the Association. No improvements or upgrades to the irrigation system in the front yard shall be done without prior approval and supervision by the Landscape committee.

ARTICLE XII: RULES FOR PLANTING

12.1 Plants that have died may be replaced by the homeowner from the approved plant list. Plants are to be placed in the same planting holes using the existing drip line. The addition of plants beyond the original landscape design is unacceptable. If you feel you have a special need, requests in writing will be reviewed by the landscape committee.

12.2 Approved Plant List.

If you desire another plant, which you think, follows the criteria established for the approved plant list, you must submit your plant requests in writing to the landscape committee for review. Be sure to take into account the size of the plant at maturity. If your plant is approved, it will be added to the published Approved Plant List.

12.3 Plants must not intrude on, or block access to sidewalks, electrical/ telephone/cable boxes or fire hydrants. Fire hydrants must remain visible from the street.

12.4 If drip lines are damaged by the homeowner or his contractor, the homeowner will be responsible for the repair. Drip lines may NOT be extended to increase the number of plants supplied. If a drip line does not work properly, call Cadden management at 297-0797 and put in a Cove landscape work request.

12.5 The HOA will prune and/or remove trees on an annual schedule. Any damage to the sidewalk or driveway caused by trees is the homeowner's responsibility.

ARTICLE XIII: AGE AND OCCUPANCY RESTRICTIONS

13.1 Age and Occupancy Restrictions The Cove at Voyager housing development was designed and is operated as a planned adult residential community, limiting occupancy of each lot to one or more persons over age 55 and individuals over the age of 18. The age restrictions shall not apply to individuals visiting on a temporary basis for not more than three months. The Cove community is exempt from the provisions of the Fair Housing Act amendments of 1988, Public Law 100-340, U.S.C. § 3601 et seq., and Arizona Revised Statutes § 41-1491.04 (as either may be amended from time to time).

13.1.1 Proof of age can be established by drivers license, birth certificate, passport, immigration card, military identification, certain official documents, or signed certification or affidavit if such proof is deemed necessary.

13.1.2 To satisfy the 55 age-occupancy residency requirement of this section, one of the owners of each lot shall attest on a form to be completed at the Annual Meeting of the Cove at Voyager Homeowners Association, or annually by mail, that the dwelling unit on the specified lot is actually occupied by one or more persons over the age of 55. The Board Secretary or the Management Firm for the Homeowners Association, as directed by the Board of Directors, shall maintain a permanent record of the tabulation of data used to determine occupancy of each lot and dwelling unit.

****These "Standards, Policies and Procedures" were in effect on November 16, 2007, and will remain applicable to Cove residents until changed, deleted, or new ones are added with new applicable dates as indicated.***