CHINQUAPIN HOMEOWNERS ASSOCIATION, INC.

POLICY MANUAL

(Policies and Procedures)

Chinquapin Naturally.

Revision: A, adopted and effective 22 Oct 2026

Table of Contents

Table of Contents 2

Introduction and Governance Framework 3

Part I – Policies 5

Section 1. Services Policy 5

Section 2. Drone Policy 9

Section 3. Fires, Fireworks, Open Burning Policy, and Firearms 9

Section 4. Garage Sales Policy 10

Section 5. Gated Access Policy 10

Section 6. Leasing and Rental Policy 11

Section 7. Community Amenities Policy 12

Section 8. Pet Policy 13

Section 9. Vehicles 14

Section 10. Noise Control Policy 14

Section 11. Street Usage Policy 14

Section 12. Lot Combination (Recombination) Policy 14

Section 13. Leaf Management Policy 16

Section 14. Culverts Policy 17

Section 15. Maintenance Building Access Policy 19

Part II – Procedures 21

Procedure 12. Lot Combination (Recombination) Procedure 21

Appendix A – Revision history 23

Adoption Resolution 24

Introduction and Governance Framework

Chinquapin Homeowners Association (HOA) is administered by its Board of Directors, which is both empowered and responsible for establishing policies and standards for the Association that contribute to efficient governance. The individuals elected to serve on the Board have a fiduciary responsibility to make decisions that, in their reasonable judgment, serve the best interest of the Chinquapin community and support the purpose of the Association, as defined in the Declaration.

Any person having fee simple title to any lot in Chinquapin is an Owner and Member of the Chinquapin HOA. Owners have certain voting rights after turnover from developer control such as electing directors to the Board or voting them off the Board, and voting on amendments to the Governing Documents. Beyond that, the powers of the Association are given to the Board of Directors. Given that structure, the policy-making process is primarily handled within the Board and not as a community-wide process.

Some policies are required by North Carolina statutes while other policies come about as a result of a need for process, consistency, broadened application of the Governing Documents, or remedy of a situation that is or may negatively impact the community. The Board is empowered by North Carolina law to adopt reasonable policies, rules and regulations and to enforce them in the same manner as the Governing Documents.

Matters of day-to-day administration are generally tasked to a management company. Certain procedures are discussed by the Board and adopted into a policy resolution as a means of giving management direction and authority to act on the Board's guidance as standard operating procedure.

Examples of matters that may be administered through policies and procedures include:

- Collection of unpaid assessments.
- Enforcement of Covenants.
- Inspection and copying of Association records by Owners.
- Financial management, including investment of reserve funds.
- Volunteer Code of Ethics.
- Conduct of meetings.
- Adoption and amendment of policies, procedures, and rules.
- Architectural, construction and design guidelines.

Operational policies and procedures are drafted and, prior to being finalized, reviewed by the Association's legal counsel to help ensure compliance with the Governing Documents and other governing authorities. Operational policies and procedures may be amended as deemed necessary and appropriate by a majority vote of the Board of Directors.

Interpretive Hierarchy and Control. This Manual shall be interpreted and applied in a manner consistent with applicable federal, state, and local law; the Declaration, as amended; and the Bylaws, as amended. In the event of any conflict, the higher controlling authority shall prevail in the following order: (1) applicable law; (2) the Declaration; and (3) the Bylaws. This Manual, the Architectural Review Committee Design Guidelines, and specific policies and procedures adopted by the Board shall have equal weight and shall be interpreted consistently with one another and with the other Governing Documents.

Conditional Assumption of Common Areas and Infrastructure. The Association shall not be deemed to have accepted any common area, green space, infrastructure, utility component, bridge, roadway, sewer or septic system component, or similar improvement until such property or improvement has been inspected and approved in writing by the duly authorized Board and accepted in accordance with the governing documents and any applicable amendment or corporate resolution.

Policies and procedures for Chinquapin may be proposed by a Owner, a Committee, a Board member or the Board collectively, or management. When a recommendation for a policy that establishes or amends existing policies and procedures is received, the Board shall discuss the merits of the proposed policy or policies at a regular Board meeting held in open session. The Board may, but is not required to, solicit Owner feedback before making a final decision.

Once a new policy or amended policy has been approved by the Board, it will generally be effective upon adoption, and will be documented for distribution to all Owners. Distribution may be by electronic notice, written notice by U.S. Mail, community newsletter, website, or new resident welcome packet. A revision history of this manual is provided in Appendix A.

Part I – Policies

Section 1. Services Policy

The Chinquapin Homeowners Association (HOA) will provide numerous services to the community. These services are enumerated in the following subsections. It is intended that each of these services is to be provided as a part of the Association maintenance plan. The annual budgeting process will be conducted to provide for each service. When common area elements are properly maintained, they are less likely to break down and cause safety hazards.

However, during the course of any given fiscal year, fiscal constraints may necessitate the Board to defer, delay, or suspend any given service. The Board shall only defer, delay, or suspend any service after having either a full Board vote or executive committee vote. Such decisions are to be communicated to the Owners with the basis and justification for the decision.

1.1 Gates and Access Control

Gates and access control systems shall be maintained in order to ensure access for all residents and properly registered tenants. This one project improves the Owner experience and convenience while enhancing security for Chinquapin. Upgrades include new cameras plus state-of-the-art UniFi hardware that supports remote gate access via an App on your smartphone. There are five (5) ways to open five (5) access gates for Chinquapin.

a. Unique six-digit Owner code
b. RFID sticker
c. License tag number, if registered with management
d. Smartphone app
e. Facial recognition
f. Visitor access QR codes

1.2 Roadways and Bridges

Roadways and bridges shall be maintained to ensure safe passage.

Roadway maintenance is not just about filling a pothole. It includes maintaining the surface of the many miles of roadway surface. Surface Maintenance includes paving, grading, adding gravel, sealing cracks, snow and ice removal. Other roadway maintenance includes maintaining culverts and ditches to prevent water damage and cutting back trees and brush that encroach on the roadways.

Bridge maintenance - There are many bridges along the roadways and many bridges within the Chinquapin trail system. As part of a maintenance plan, the Association will conduct regular repairs for common area components including but not limited to the bridge surface and railings. With a maintenance plan in place, the Association can also monitor the structural integrity of components. This helps prevent significant damage in case of catastrophic weather conditions such as hurricanes, storms, and floods.

1.3 Water System

The water system shall be maintained to ensure delivery of potable water to each homesite. Managing a community well system is one of the most critical responsibilities of the Association. Unlike municipal water where you simply pay the bill, community wells require proactive management, regulatory compliance, and significant reserve planning.

Results of the latest Annual Drinking Water Quality Report, a State mandated requirement, may be found on the Chinquapin HOA web site. It is the constant goal to provide a safe and dependable supply of drinking water. We want you to understand the efforts we make to continually improve the water treatment process and protect our water resources. We are committed to ensuring the quality of your water and to providing you with this information because informed customers are our best allies.

1.4 Trails Maintenance

For those interested in nature, there are approximately 22 miles of trails, seven (7) waterfalls and various streams throughout Chinquapin. Currently, there are fourteen (14) hiking/walking trails that vary in distance and difficulty level. Maps of the trails may be found on the Chinquapin HOA web site that identifies the names/colors and locations. Be sure to follow instructions on the web site for trail usage, and internet service. Trails maintenance is assigned to community volunteers comprising the Trail Committee. Additionally, the board will provide budget support to the Trail Committee.

Some of the trails traverse property owned by the Albert Carlton family which they placed into conservancy with the North American Land Trust (NALT). Chinquapin property Owners are permitted access to these lands consistent with the terms of the conservancy agreement as established.

1.5 Outpost, Fitness Center, Pavilions, and Fire pit

The Outpost building, adjacent pavilions and fire pits shall be maintained as a central gathering point for the community. Maintenance of all of the outdoor amenities are included in the operating expense budget.

Outpost – The Outpost facility includes interior furniture and outdoor patio furniture. Nearby amenities include pickleball courts, a driving range, a putt-putt golf course, children's playground area and an adjacent dog park. There are restrooms accessible from the inside and outside of the facility.

Fitness Center – The Fitness Center housed inside the Outpost includes rubber flooring, equipment that includes an upright console bike and an open stride elliptical/stair stepper combo. Other gym equipment includes exercise mats, resistance bands, kettlebells, and medicine balls and free weights. When you do use the Fitness Center, please get in the habit

of cleaning the equipment with the easy-to-use supplies as a service to the next user of the equipment.

Pavilions - Pavilions act as focal points for community traditions and social interaction and are located adjacent to The Outpost which includes an outdoor gathering area with a bar area, grill area and event-ready facilities to serve the community year-round. The Pavilion area is for relaxation, dining, or group gatherings.

Community Fire Pits – There are several wood-burning fire pits for residents and guests to use responsibly.

1.6 Trading Post

The Trading Post building serves as the HOA on-site management office that serves Chinquapin.

1.7 Community-Wide Grounds Maintenance

As our Chinquapin community landscape continues to mature, the budget process continually evaluates which services shall be provided annually in a responsible and sustainable manner. Grounds maintenance consists of numerous unique areas/sections within Chinquapin maintained as follows:

1) Grass cutting will be provided throughout the community along roadways and berms.
2) Grass cutting will be provided in common areas to include the helipad, Wolf lake, Trading Post, Cow Mountain rest area, etc.
3) Leaf blowing will be provided along the roadways.
4) Landscape services will continue to enhance the beauty of Chinquapin with seasonable flowers and plantings at gate entrances.
5) Roadway Snow and Ice removal will be provided as needed.

Maintenance practices are being standardized across the community and addressing conditions that create avoidable risk to structures and property.

1.8 Natures Walk, Smoke Rise and Branding Iron Drive Grounds Maintenance

The Natures Walk, Smoke Rise and Branding Iron Drive portions of Chinquapin comprise the central gathering area of the community as they host the Outpost community center, putt-putt golf, driving range, playground, pickleball courts, open sports field, and Tulip Pond. In order to maintain this central gathering area as a welcoming and well-maintained showcase for all current homeowners, guests, and potential future residents additional ground maintenance provisions are provided as follows:

1) Grass cutting of the common areas to include the driving range, sports field, putt-putt golf, playground, etc.
2) Grass cutting of individual homeowner lots in Natures Walk, Branding Iron, and Smoke Rise in areas that are reasonably accessible. This excludes privately fenced areas.

3) Leaf blowing of front and back yards, common areas, ditches and roadways excluding privately fenced areas.

4) Offering access to the community contracted maintenance company for yearly landscape services, such as mulching or bed maintenance at individual homes if desired at the homeowner's expense. Homeowner responsibilities include:

   a) Choosing to utilize or decline the offered services such as mulching or bed maintenance from the Chinquapin contracted maintenance company each season.

   b) Paying the costs of individual mulching and landscaping or bed care for your home as per your individual preference.

   c) Maintain your home appearance in keeping with the standard of Chinquapin and your personal taste.

1.9 Discovery Cabins

Informally known as the Disco Cabins, they are now under individual ownership and the online booking site is provided as a service by the Chinquapin HOA. Per deed restrictions, the cabins are to be rented only to Chinquapin Owners or their family or guests. The Disco Cabins are privately owned and operated outside of the Chinquapin operating expense budget.

1.10 Social

The Social Committee plans various events throughout the year held at The Outpost/Pavilions or other venues. There is a variety of music and food offerings. It is a great time to meet and greet fellow Chinquapin Owners and rekindle friendships.

1.11 Associate Social Members

Historical agreements between Chinquapin and High Hemlock community located across Breedlove road provide for access to Chinquapin for High Hemlock residents which include:

1) The use of Wolf lake, the associated dock and fire pit area for fishing/recreation. This access is facilitated via access through the Wolf lake gate.
2) Access to and use of the Trail system. This access is facilitated via access through the Discovery Cabins gate.

The Chinquapin Board of Directors in working with the High Hemlock Board of Directors have established the opportunity for High Hemlock owners to individually elect to become Associate Social Members of the Chinquapin HOA. This Associate Social membership is exclusively for High Hemlock owners ONLY. This yearly Associate Social membership allows access to all of Chinquapin's amenities and all social activities with the following limited restrictions:

1) No Chinquapin voting rights are conferred to Associate Social Members.
2) Associate Social Members shall comply with all Chinquapin policies relative to community behavior as identified within this document.
3) Associate Social Members are not entitled access to the Chinquapin post office to receive and/or collect mail/deliveries.
4) Access to the Chinquapin Teepee bathroom facilities is limited for water emergencies or extended power outages.

5) In the event of a disruption of the High Hemlock water supply due to low water level, alternative arrangements will be required outside of the Chinquapin HOA water supply system.
6) Social event attendance and registration shall observe the same guest restrictions as Chinquapin Owners which is subject to change as necessary by the Board of Directors.

Social membership initial dues for the 2026 calendar year are $1500.00 per household electing membership and shall increase annually at the same percentage rate as Chinquapin Owners' annual assessments. This Associate Social membership policy is to be reviewed and approved or denied by the Chinquapin full Board of Directors on an annual basis.

1.12 Chinquapin Office Email Addresses for Owners to Use

In the event you have general questions or would like to report any issues encountered at Chinquapin, please use office@chinquapinowners.com. The office staff is located at The Trading Post, Phone: 828-771-7500.

Section 2. Drone Policy

In keeping with the Association's purpose as defined in the Governing Documents and recognizing the need to protect the privacy of Owners and their guests while using common areas and their own property, no personal-use drone flying within the boundaries of the community is permitted except for the following:

- Used by a property Owner for flying over their own lot. Such use shall not be intrusive to neighboring lot Owners.
- Used by the Board of Directors or assigns for historical recording of common areas and evaluation of same.
- Used by licensed operators for a specific purpose as required by North Carolina statute, or by a licensed operator for a specific purpose hired by a lot Owner (e.g., marketing of property for sale).

Section 3. Fires, Fireworks, Open Burning Policy, and Firearms

- Any fires must always be contained within a designed receptacle for fires. Bonfires are not permitted anywhere within Chinquapin.
- Keep fires small, never leave fire unattended by an adult, extinguish the fire completely, and keep water and fire extinguishers nearby. The risk of wildfire is severe and fire department response time varies.
- Open burning is not permitted without approval by the Board of Directors or in accordance with the architecture design guidelines. Residents and their guests, tenants, or invitees should adhere

to any warnings issued by local authorities, including burn bans. Information on burn bans may be obtained from the local N.C. Forest Service county ranger or county fire marshal's office.

- Firearms may not be discharged or threatened to be discharged within the community unless by a law enforcement officer, except as otherwise permitted by law in defense of person or property or pursuant to lawful directions of law enforcement officers.
- Fireworks other than sparklers are not to be discharged anywhere in Chinquapin whether on private or common property.

Section 4. Garage Sales Policy

Individual garage or yard sales are not permitted. The Association may coordinate and pay for advertising of a community-wide garage sale.

Section 5. Gated Access Policy

Gate access codes are issued to Owners. RFID passes are available for purchase from The Trading Post. Additional and replacement RFID passes are available to replace lost or damaged passes. A fee is charged for replacements.

Lost or missing RFID passes shall be reported to The Trading Post immediately so that the passes can be deactivated and others cannot gain access to Chinquapin by using the lost or missing RFID passes. Owners are responsible for all uses of their passes including if lost. Notify the Association immediately if a pass is lost or someone should no longer have access. The fee simple title-owner of the property shall be deemed entitled to access; the Association will not get involved in marital or familial disputes over access. The Association reserves the right to deny access to any person other than the fee simple title-owner of the applicable lot or home.

At the Association's discretion, vendor codes with restrictive hours shall be distributed to local utilities, service providers, and the like.

The goal of the gate access system is to enhance safety while making access easier and more convenient for everyone in Chinquapin. These upgrades also improve the Association's ability to respond to and investigate issues when they arise.

Each Owner receives a unique 6-digit personal code which is not to be shared. Each Owners code will allow access to all gates and amenity doors. Owners will be eligible for the security system app which will allow them to issue QR passes to guests and vendors. These passes should be issued for only the gates and times needed.

Existing gate stickers will continue to work. The system is intended to include license plate recognition so that registered vehicles automatically trigger gate access. Over time, this may replace the need for stickers.

The system will recognize emergency vehicles and will respond to sirens by automatically opening gates.

Section 6. Leasing and Rental Policy

6.1 General Leasing

All leasing and occupancy provisions in this Section are subordinate to and shall be interpreted consistently with the Declaration, as amended, including any occupancy, leasing, or use restrictions therein. In the event of any conflict, the Declaration shall control.

Homes must be leased in their entirety. Leasing of an accessory dwelling unit of a home constitutes leasing the home in its entirety. There is no prohibition of the Owner being in residence while a unit of the home is leased but it is strictly prohibited for more than one unit of a home to be rented to different people during the same period of time.

Please note that the Discovery Cabins are subject to particular additional leasing restrictions which restrict them only for use by Owners and guests of Owners.

The following sections describe the short-term and long-term rental restrictions which apply to all single-family homes/accessory dwellings owned by individual Owners.

6.2 Short-Term Rentals – 1 to 30 Day Rentals

This policy establishes clear rules for the operation of short-term rentals within Chinquapin. It is intended to protect residential character, promote safety, ensure compliance with North Carolina law, and maintain the quiet enjoyment of all residents. Owners must ensure all short-term rental activity complies with the North Carolina Vacation Rental Act, including rental agreements and required disclosures.

- Owners are responsible for the conduct of their guests at all times.
- Owners must register their property with the Association before operating a short-term rental.
- To preserve residential character, the minimum rental period for short-term rentals within Chinquapin is two (2) nights.
- Occupancy limits shall be limited in accordance with the approved Jackson County septic permit (typically two persons per bedroom).
- Parking is limited to the home's driveway and garage unless otherwise permitted.
- No RVs, trailers, or buses may be used for guest lodging.
- Short-term rental Guests may not use ANY unlicensed motorized vehicle within Chinquapin.
- Short-term rental Guests may only operate motorized vehicles on the paved roadways within Chinquapin. The use of vehicles of any type on common areas, trails or cart paths is strictly prohibited.

- Short-term rental Guests may use any of the common areas of Chinquapin with the expressed exception of the interior spaces of the buildings known as the Trading Post and the Outpost.
- Quiet hours of 10:00 p.m. to 7:00 a.m. shall be observed.
- Liability waivers are required for amenity use.[1]
- Excessive noise or disruptive behavior are prohibited.
- Owners must provide Guests with the community's rules and ensure compliance.[2].

Violations of this policy may result in written warnings, fines, suspension of short-term rental privileges in addition to the other remedies available to the Association for violations.

6.3 Long-Term Rentals – 30 Days or Longer

This policy establishes clear rules for the operation of long-term rentals within Chinquapin. It is intended to protect residential character, promote safety, ensure compliance with North Carolina law, and maintain the quiet enjoyment of all residents.

- An Owner or the Owner's leasing agent shall provide a copy of the fully signed lease agreement to the Association at least seven (7) business days before commencement of the lease term. Failure to comply may result in a daily fine and deactivation of gate access for each day the property remains in noncompliance.
- Gate access passes will not be provided to tenants without a valid lease on file with the Association and written acknowledgment by the tenant of receipt of, and agreement to obey, the policies and procedures of the Chinquapin community.[3]
- Tenant vehicles shall be registered with the Association.[4]

Section 7. Community Amenities Policy

The policies in this Section apply only to property, infrastructure, and facilities that have been conveyed to and accepted by the Association, or otherwise are under the Association's lawful control, and shall be read consistently with the Declaration and any transition, conveyance, or acceptance conditions contained in later amendments or resolutions.

- Anyone utilizing common areas shall leave such areas in the same condition as they were before use.
- All use of the common areas shall be in a manner that respects the rights of other Owners.

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[1] Liability waivers are available in the Chinquapin management office at the Trading Post

[2] Short-term rental leasing rules are available in the Chinquapin management office at the Trading Post

[3] Policy acknowledgement forms are available in the Chinquapin management office at the Trading Post

[4] Vehicle registration forms are available in the Chinquapin management office at the Trading Post

- Nothing shall be altered in, constructed on, or removed from the common areas except with prior written consent of the Association.
- The rights and responsibilities of landscaping, gardening, and planting upon the common areas are vested solely in the Association. There shall be no planting or cultivating of growing plants upon the common areas unless prior written approval from the Board of Directors is received. If approval is granted, the recipient shall then be responsible for the maintenance, upkeep, and, if necessary, removal of such plantings.
- Common areas shall be used only for the purpose intended, and no articles of personal property or trash belonging to a Owner shall be kept in such areas, temporarily or otherwise.
- No activity of any kind that is obnoxious, illegal, or offensive shall be conducted within or upon the common areas.
- No commercial use shall be made of any common area, including selling items or charging admission, unless in connection with particular community-wide events sponsored or approved by the Association.
- No one shall repair or restore any motor vehicle, trailer, or other vehicle on any portion of the common area except for emergency repair, and then only to the extent necessary to enable movement thereof to a proper repair facility.

Section 8. Pet Policy

- Pets must be in-control when outside of the Owner's home. Owners must pick up and dispose of waste in their trash cans. Dogs must not be left outside unattended.
- No dog or cat shall run at large within Chinquapin. "At large" means any dog or cat on the Owner's premises that is not within unobstructed sight and control of the Owner, or any dog or cat not confined by sufficient means to assure that it is maintained on the Owner's property, or any dog or cat off the Owner's premises that is not controlled by an adequate leash or tether, or otherwise under the Owner's physical control by electronic device or voice command.
- The owner of any public nuisance animal shall be deemed to be in violation of these policies and procedures. A "public nuisance animal" includes, without limitation, any animal that is repeatedly found at large; damages property of anyone other than its owner; attacks or chases vehicles, bicycles, persons, or other animals; creates noise that interferes with quiet enjoyment of residents; repeatedly defecates on property of another or on common area; or deposits pet feces within a designated pet area without immediate removal and proper disposal. Depositing pet feces in retention areas, landscape beds, storm drains, or on other community property is prohibited.
- Jackson County is the primary resource with respect to dangerous or stray animals. Call the Jackson County Sheriff and not the Association for any dangerous or stray animals.

Section 9. Vehicles

- Residents are required to register their vehicles with the Association by completing a Vehicle Registration form[5] and providing copies of the license tag number/registration.
- Long term Tenants must also provide a Vehicle Registration form.
- After acquiring a new vehicle or tag, the resident must contact the Association to register the new vehicle.
- Owners shall register their personal golf carts, motorbikes, UTVs, side-by-sides and the like ("UTVs") and obtain identification decals from the Association[6].

Section 10. Noise Control Policy

Quiet time shall be observed after 10:00 p.m. and before 7:00 a.m. Noise, even quiet conversation, carries far and may disturb others, particularly at night.

Section 11. Street Usage Policy

The roads in Chinquapin are private and are owned and maintained by the Association. The Association therefore has the legal right to restrict usage of the roads and to enforce rules and regulations regarding them.

No vehicle shall be operated on the roads of the community without either a proper and current state registration or for UTVs, a proper and current decal issued by the Association. All vehicles shall be operated responsibly. A resident's right to operate vehicles on the community's roads may be revoked and other enforcement actions taken for speeding, reckless driving, or other irresponsible use of UTVs or any other vehicle upon the community's roads or common areas.

Speed limits in the community are generally 20 mph, and roads are winding with some blind curves. Drivers must watch for pedestrians and animals.

Roadways are designed for licensed vehicular traffic and registered UTVs traveling from point A to point B. Go-karts, ATVs, dune buggies, dirt bikes, and similar speed or racing vehicles are not permitted on or off road within the community. These restrictions do not apply to low-speed vehicles utilized by an Owner in servicing their lot to include lawn mowers, tractors, etc.

Section 12. Lot Combination (Recombination) Policy

12.1 Purpose

This policy establishes a standardized process for homeowners seeking to combine (recombine) two or more adjoining lots while ensuring compliance with the Jackson County Unified Development

[5] Vehicle registration forms are available in the Chinquapin management office at the Trading Post

[6] Registration decals are available in the Chinquapin management office at the Trading Post

Ordinance (UDO), North Carolina General Statutes Chapter 160D, Jackson County Mapping / GIS and Planning requirements, and the Chinquapin Declaration of Covenants.

12.2 Definitions

Lot Recombination (Lot Combination) means the removal of interior lot lines between two or more previously platted and recorded lots, resulting in a single parcel or fewer parcels, without increasing density. Subdivision means the division of a lot into two or more parcels; subdivision is distinct from recombination and is restricted by HOA Covenants.

12.3 General Policy

Proposed recombinations must be first approved by the Board. Upon lawful recombination and recording, the resulting parcel shall be treated as one Lot for Covenant purposes, including use restrictions, architectural review, and the prohibition against later subdivision, except to the extent the Declaration expressly provides otherwise. The recombined lot must meet applicable zoning and dimensional standards, maintain required access and easements, and not create nonconforming conditions. Recombination is intended to improve build-ability, resolve boundary issues, and consolidate ownership.

12.4 Prohibition on Future Subdivision

Any lot that has been combined (recombined) under this policy may not later be subdivided. This restriction is mandated by the governing documents of the community: Chinquapin Declaration of Covenants, Article VI, Section 3: “No owner may subdivide such Owner’s Lot into two or more parcels. This section shall not apply to Declarant as long as it owns any of the property as Declarant reserves the absolute right to re-plat, divide, or reconfigure Lots belonging to Declarant as it deems appropriate.” Once two or more lots are combined, they become one Lot for Covenant purposes; the resulting lot cannot be re-divided by any owner; this restriction runs with the land and applies to all future owners; and the only exception is the Declarant as defined in the Declaration.

12.5 Owner Eligibility

Property Owners may apply to combine lots if the lots are contiguous (adjoining), under common ownership, and no increase in number of lots is proposed.

12.6 Owner Responsibilities

Owners are responsible for survey costs, county review fees, recording fees, obtaining county approvals, and providing final recorded documents to the Association.

12.7 Limitations

The HOA will not approve recombination if it violates zoning or UDO (Unitifed Development Ordinance) requirements, conflicts with easements or utilities, circumvents subdivision restrictions, or creates noncompliant parcels.

Section 13. Leaf Management Policy

This policy establishes clear responsibilities for seasonal leaf management throughout Chinquapin to help maintain the community's safety, appearance, drainage, and overall condition.

Homeowner Responsibility

Leaf removal on individually owned properties is the responsibility of each homeowner. Homeowners are expected to manage leaves on their property and should not blow or place leaves onto HOA-maintained roads, into roadside ditches, stormwater drains, or other common areas. Leaves placed in these areas can create drainage issues, obstruct stormwater systems, and create unsafe road conditions.

Homeowners who use landscaping or property maintenance contractors are responsible for ensuring their contractors follow this policy.

HOA Responsibility

The Chinquapin HOA is responsible for seasonal leaf management on HOA-maintained roads and common areas.

The HOA's primary focus will be to:

- Keep HOA-maintained roads reasonably clear of accumulated leaves for maintenance and safety purposes.
- Clear leaves from roadside ditches, culverts, and stormwater drainage areas as necessary to maintain proper water flow.
- Remove or manage leaves within HOA common areas, including maintained grass areas.

The HOA's leaf management program is intended to maintain community infrastructure and common areas and does not include routine leaf removal from individually owned properties, except as specifically provided for Nature's Walk below.

Nature's Walk

Because of the compact design of the Nature's Walk neighborhood and the proximity of individually owned properties to HOA common areas, traditional leaf blowing and removal is more difficult in this area.

When maintaining the common areas, roads, and drainage systems within Nature's Walk, HOA crews may need to remove leaves from portions of individual yards to avoid simply blowing accumulated leaves from HOA property onto an Owner's lawn.

For this reason, the HOA will include reasonable leaf removal from individual yards within Nature's Walk as part of its overall seasonal leaf management in that area.

This is a practical maintenance exception based on the unique layout of Nature's Walk and should not be interpreted as establishing HOA responsibility for routine landscaping or leaf removal on other individually owned properties within Chinquapin.

The HOA's primary focus within Nature's Walk will remain:

- HOA common-area grass and landscaping;
- HOA-maintained roads;
- Roadside and common-area ditches;
- Culverts and stormwater drains; and
- Areas where leaf accumulation could interfere with drainage, maintenance, or safety.

General Standard

Leaf removal is seasonal and weather-dependent. The HOA will make reasonable efforts to maintain roads, drainage areas, and common areas throughout leaf season; however, leaves may accumulate between scheduled maintenance visits.

The goal of this policy is to provide a practical, consistent approach to leaf management that protects Chinquapin's roads, drainage systems, common areas, and overall appearance.

Section 14. Culverts Policy

This policy establishes clear responsibility for the installation, maintenance, repair, and replacement of culverts in Chinquapin.

Culverts are an important part of the community's overall drainage system. They allow water to pass beneath driveways, roads, and paths, helping direct stormwater away from roadways and properties. Properly functioning culverts help reduce erosion, standing water, flooding, and damage to HOA-maintained roads and surrounding property.

Homeowner Responsibility

Individual property Owners are responsible for culverts that **serve or provide drainage beneath their private driveway or otherwise primarily serve their individual property**, including culverts located within or adjacent to an HOA right-of-way.

The property Owner's responsibility includes, but is not limited to:

- Keeping driveway culverts, inlets, outlets, and surrounding drainage areas reasonably clear of leaves, sediment, rocks, and other debris;
- Preventing and correcting blockages that restrict the proper flow of water;
- Repairing or replacing crushed, damaged, deteriorated, improperly sized, or improperly functioning driveway culverts;
- Maintaining the driveway entrance and associated drainage improvements so they do not interfere with roadside drainage or cause damage to an HOA-maintained road or neighboring property; and
- Correcting drainage conditions created by construction, landscaping, grading, driveway modifications, or other improvements made to the property.

The fact that a homeowner's driveway culvert may be located within an HOA right-of-way does not, by itself, make the culvert an HOA maintenance responsibility.

New Construction and ARC Review

For new construction, driveway modifications, or other improvements requiring Architectural Review Committee ("ARC") approval, culverts and associated drainage improvements must be installed in accordance with the approved plans, applicable Chinquapin ARC Guidelines, and any requirements established by the HOA or ARC.

As part of the final site review, the ARC or HOA may inspect the driveway culvert and associated drainage areas. Culverts must be properly installed, functional, and reasonably free of construction debris before the Owner's compliance deposit will be considered for return.

If a culvert or drainage area is damaged during construction, the Owner and/or builder will be responsible for correcting the condition before final approval.

HOA Responsibility

Chinquapin Homeowners Association, Inc. is responsible for the maintenance, repair, and replacement of culverts that are part of the HOA-maintained private roadway or community drainage system and do not primarily serve an individual Owner's driveway or property.

Examples may include cross-road culverts that carry stormwater beneath an HOA-maintained road and other drainage infrastructure installed primarily to protect or serve the community roadway system.

Determination of Responsibility

In some locations, private driveway drainage and HOA roadway drainage may connect or function as part of the same overall drainage system. When responsibility is unclear, the HOA will evaluate the location, purpose, and function of the culvert or drainage improvement.

As a general rule:

If a culvert primarily serves an individual driveway or property, it is the property Owner's responsibility. If a culvert primarily serves an HOA-maintained road or the community drainage system, the HOA is responsible.

The HOA may consult an engineer, contractor, or other qualified professional when necessary to determine the cause of a drainage problem, the appropriate corrective action, or the party responsible for the repair.

Damage to HOA Property

If an Owner, builder, contractor, vendor, or other party damages HOA-maintained culverts, roadways, ditches, shoulders, or other drainage infrastructure, the responsible property Owner may be required to repair the damage or reimburse the HOA for the reasonable cost of the repair, subject to the governing documents and applicable law.

HOA Access and Emergency Work

Nothing in this policy prevents the HOA from performing work when the Board determines that immediate action is reasonably necessary to protect an HOA-maintained road, drainage system, common area, or other property.

If the condition is ultimately determined to be the responsibility of an individual property Owner, the HOA may seek reimbursement for applicable costs to the extent permitted by Chinquapin's governing documents and applicable law.

Section 15. Maintenance Building Access Policy

This policy provides a safe, productive work environment for Chinquapin HOA maintenance employees while minimizing unnecessary safety, insurance, and liability risks to residents, employees, and the Association.

Maintenance Building and Work Area Access

The Maintenance Building and surrounding property are designated HOA work areas. These areas contain equipment, tools, vehicles, materials, and other items used to maintain and operate the community.

For safety and liability reasons, access to the Maintenance Building and surrounding work areas is limited to:

- HOA employees;
- HOA-authorized contractors and vendors;
- HOA Officers conducting authorized HOA business; and
- Individuals specifically invited by HOA staff.

Owners, tenants, guests, and other residents of the community should not enter the Maintenance Building or surrounding work areas unless specifically invited or conducting authorized HOA business.

Authorized Access Only

Only established HOA roads and access points should be used when visiting HOA facilities. ***Private property should not be used as an access route to the Maintenance Building or HOA maintenance property without the express permission of the private property Owner.***

Employee Work Time

The HOA welcomes friendly interaction with staff; however, please keep in mind that maintenance employees work during scheduled hours.

Unscheduled visits or extended conversations can significantly interrupt assigned projects and reduce the time available for community maintenance. Please direct questions, requests, or concerns to the HOA office if they require more than a brief conversation, so they can be documented and addressed appropriately.

Safety and Liability

Because the Maintenance Building is an active work environment, unauthorized access may expose individuals to moving vehicles, machinery, tools, stored materials, or ongoing maintenance activities.

Restricting access helps protect residents, employees, and the Association while allowing maintenance personnel to perform their responsibilities safely and efficiently.

Community Cooperation

Chinquapin HOA appreciates residents respecting the Maintenance Building as an active employee work area and allowing the maintenance team to remain focused on maintaining and improving the community.

Part II – Procedures

These subsections provide detailed procedures to assist in facilitating the corresponding policy as identified in Part I of this manual.

Procedure 12. Lot Combination (Recombination) Procedure

12.1 Step 1 – HOA Notification / Approval

Owner shall submit parcel numbers, a description of the recombination, and a preliminary sketch if available. The HOA shall verify covenant compliance and require acknowledgment of the no-future-subdivision restriction.

12.2 Step 2 – Contact Jackson County Mapping Department

Owner shall contact the Jackson County Mapping / GIS Department to obtain parcel recombination guidance, PIN consolidation instructions, and addressing review requirements.

12.3 Step 3 – Determine Survey Requirement

If the lots were purchased simultaneously and conveyed under a single deed, a survey may not be required, subject to county confirmation, and administrative recombination may proceed. If the lots were acquired separately, a licensed North Carolina surveyor must prepare a recombination survey.

12.4 Step 4 – Prepare Recombination Plat (if required)

The survey must show combined boundaries, removal of interior lot lines, and easements and setbacks.

12.5 Step 5 – Submit to Jackson County Planning Department

Owner shall submit the recombination plat, if required, or deed documentation, if exempt, to the Jackson County Planning Department. The Planning Department will verify compliance with the UDO and approve the matter for recordation.

12.6 Step 6 – Record with Register of Deeds

Owner shall record the approved documents with the Register of Deeds so the County may update parcel records.

12.7 Step 7 – HOA Final Documentation

Administrative record updates made by the Association after recombination are intended only to reflect recorded county and title actions and shall not be construed as approval of any later subdivision, nor as an amendment to assessment provisions unless separately authorized under the governing documents.

Owner shall provide the recorded plat or deed and updated parcel information to the HOA so that the Association can update lot records and assessment structure if applicable.

12.8 Owner Acknowledgment Requirement

As part of HOA approval, the Owner must sign an acknowledgment stating that the lot recombination is permanent, the resulting lot cannot be subdivided in the future, the restriction is based on recorded covenants[7], the Owner is responsible for survey if required, county approvals, recording documents, and associated costs, and that the restriction runs with the land and binds future owners.

12.9 Important Considerations

- Combining lots may affect tax valuation.
- Combining lots may eliminate the ability to sell lots separately.
- Existing structures spanning lot lines may benefit from recombination.
- County approval does not override HOA covenants.

12.10 Fees

Owners are responsible for survey costs, county review fees, and recording fees.

[7] Lot re-combination owner application and acknowledgement form is available in the Chinquapin management office at the Trading Post

Appendix A – Revision history

The following table details the revisions to this manual with their associated adoption dates by the Board of Directors.

Revision	Adoption date	Description
—	20Aug2026	Initial release
A	22Oct26	Minor corrections; Incorporate a Leaf Management policy; Incorporate a Maintenance Building policy; incorporate a Culverts policy.

Adoption Resolution

The foregoing Policy Manual is adopted by the Board of Directors of Chinquapin Homeowners Association, Inc., effective as of the date set forth below.

President: signature on file Date: 22Oct2026

Secretary: signature on file Date: 22Oct2026