



HARBOR SOUTH

Property Owners Association Handbook

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A Little History on Montgomery County and Lake Ouachita

Montgomery County has 805 square miles of territory, of which 63 percent is national forest land. Mt. Ida is the county seat, centered in the geographic center of the county with a population of approximately 925. Countywide population is approximately 9,100. Although considered part of Mt. Ida, Harbor South is located 15 miles east of Mt. Ida in Joplin. From Harbor South distances to other area towns and cities:

MENA	53	GLENWOOD	37	LITTLE ROCK	80
DEQUEEN	93	HOT SPRINGS	26	FT. SMITH	104
ARKADELPHIA	40	DALLAS	263	MEMPHIS	210
OKLAHOMA CITY	264	SHREVEPORT	203	MT. IDA	15

Montgomery County was part of the extensive hunting grounds of the ancient Ouachita Indians. In 1543 when DeSoto learned first hand of the fierce nature that won them the territory, the Caddo Indians dominated this portion of Western Arkansas. Settlers began to arrive in the early 1800's. Arkansas became a state in 1836 and the County was named and designated in 1842. Although Mt. Ida is the original county seat it previously held the names "Montgomery" and "Salem", having its present name since the 1850's.

Most of Montgomery County lies within the boundary of the Ouachita National Forest, the oldest and largest (1.5 million acre) national forest in the South. Forest products as well as cattle, swine, poultry, mining and tourism impact the economy.

Lake Ouachita, 48,000 acres, is a result of a Corps of Engineers project of the 1940's and 50's. It is one of the cleanest lakes in America (and hopefully will remain so), and its 670 miles of shoreline is a result of continuous series of coves and peninsulas created by damming a mountainous area. The lake is the US's second largest volume of water to be captured by an earthen dam. Since there are no homes allowed on the waterfront, visitors can quickly find solitude in an unoccupied cove or on a tree lined island. Lake Ouachita has created "love at first sight" for every lucky person that gazed upon her. Hickory Nut Mountain Vista offers the largest viewing area of the lake. Fishermen and women, sailors, ski & jet skiers, house-boaters, scuba divers, parasailers and campers enjoy what she has to offer.

Wildlife abounds on Lake Ouachita – deer, turkey, fox and many species of birds including the American Bald Eagle to name a few.

This is the undeniable "Quartz Crystal Capital of the World." Mt. Ida has a crystal festival each October. A few other area activities include: crystal digging, canoeing, hiking, bike riding and back road exploring.

Take advantage of the miraculous sights and activities of the area. You will soon see why this becomes a favorite destination for fun and relaxation.

Welcome to the community. The Harbor South Property Owners' Association is an Arkansas Non-Profit Corporation and provides this Handbook pursuant to the Harbor South By-Laws. As the Board may direct, it may be necessary to modify, amend or supplement this handbook. Members will be notified of changes. This Handbook does not replace the Bill of Assurance or By-Laws of the Harbor South Property Owners' Association, but is intended to be a quick reference for current operational policies and POA information. Hopefully this will help to enhance your time spent in Harbor South.

Harbor South is located on approximately 370 wooden acres on beautiful Lake Ouachita, a 49,000-acre pristine wilderness mountain lake located twenty-six (26) miles west of Hot Springs National Park. There are one hundred thirty (130) home sites (Hickory Nut Mountain Estates) and eighty-seven (87) manufactured home sites (Southpark).

BOARD OF DIRECTORS: The Harbor South Board of Directors consists of five (5) property owners whose terms rotate every three (3) years. Board vacancies are filled during the annual meeting.

ANNUAL MEETING: The general membership meeting is held in August of each year. Owners are informed of the time and location through the newsletter mailed with the dues statements in July.

DUES: Owners are billed quarterly for their POA dues. Keeping dues current allows the POA to operate efficiently. A quarterly \$25.00 late fee is applied to delinquent accounts. Owners are responsible for informing the POA of their current mailing address.

ROAD MAINTENANCE FEE: Owners are billed each January for this fee. Funds collected are earmarked exclusively for road maintenance and repair.

BUILDING APPROVAL PERMIT FEE: Owners are assessed a building approval permit fee for new construction. These fees are used to assist in the repair and maintenance of our roads.

SOUTH PARK: A 7.6 acre park that includes a swimming pool, restrooms, pavilion, tennis court, basketball court, volley ball court, ball field, playground, horseshoe area and pond with gazebo. POA dues help to maintain, repair and insure this common area. Please refer to the South Park Member Use section of this handbook for additional operation and regulations of the park.

ENTRANCE: POA dues also maintain and insure the entrance to Harbor South.

SECURITY: Security services are currently purchased from Mountain Harbor Resort. Security drives through Harbor South nightly. Although Harbor South has had an extremely low crime incidence rate, we urge all owners to notify security of any suspicious activity noted as part of our "neighborhood watch". Security numbers are listed on the attached directory sheet.

Owners are charged individually by Mountain Harbor for responses to home security alarms and for responding to a residence due to noise during the quiet hours. Development quiet hours are from 11:00 p.m. to 7:00 a.m. Please be considerate of others. Loud gatherings, music, 4-wheelers and continuously barking dogs, etc. may be disturbing to your neighbors. Please observe quiet hours.

TRASH: The POA contracts for pick up of bagged household trash only. Monday is our scheduled trash day. Owners are responsible for providing trash bins. The development requires that bins be designed consistently throughout the development. The bin must have a trash can(s) inside with a lid. A flag must be attached and raised to indicate when pick up is needed (mailbox flags are used). All trash must be bagged and placed in the bin. Pick up of scattered debris is not contracted. Be sure to design your bin to be animal resistant.

Arrangements can be made to pick up non-household items and moving in or out items by calling the POA office.

MANAGEMENT: The Harbor South Board works closely with and POA dues provide for management, bookkeeping, accounting, audit, grounds and trash pick up and pool maintenance services.

WEBSITE: The POA operates and maintains the harborsouthpoa.com website. Owners may download copies of the Bill of Assurance, Amended & Restated Bylaws and Handbook. Photos may be submitted for posting on the website.

E-MAIL NOTICE: Owners are encouraged to submit e-mail addresses to the POA office to receive notices regarding power outages, water leaks, community announcements, etc.

INSURANCE: The POA maintains Directors and Officers insurance and general liability insurance for South Park, the front and back entrances and the sewer treatment plant.

ROADS: All roads in Harbor South are county roads. County posted speed limit is 25MPH with a reduced speed on the curves and other drives. Unlicensed vehicles cannot be legally driven on county roads.

All property in Harbor South is privately owned. Motorcycles, three and four wheelers are strictly prohibited from being driven on or through developed or undeveloped lots or on unpaved areas of the park.

JOPLIN VOLUNTEER FIRE DEPARTMENT: A Volunteer Fire Department is maintained for the protection of residential, forest and lake areas and is located on the Mountain Harbor Road. Trained, local volunteers respond to fire and medical calls.

The fire department is essential and provides a priceless contribution to our community. It **DEPENDS** on voluntary but requested contributions and participation in the annual fund raiser. Call Colleen Helms at 870-867-2191 ext 207 to find out how you can contribute.

SOUTH PARK MEMBER USE

The use of the Park is for the enjoyment of the POA members, their family and authorized guests only. Each owner registered with the POA office is issued a membership card and a key to the locked gate at the entrance to the Park. Keys or cards may not be duplicated. If your spouse is not listed as an owner, and he/she would like to have a key and card please contact the POA office. When you or members of your family wish to use the park and its facilities, it will be necessary to have the key to the gate and the membership card in your possession. That way, when security officers or other members inquire if someone using the Park is a member or guest of a member, the card can be shown to verify membership. If someone or a group of persons using the Park does not have a card, that person or party may be asked to leave. The POA may charge a fee for replacement keys.

The POA does not supply lifeguard services at the pool. Posted rules and regulations must be observed. **ALWAYS** close pool gate behind you. A parent must accompany children under the age of fourteen (14) years. Swimming alone is not recommended. **NO LIFEGUARD WILL BE ON DUTY.** It is estimated that a person can drown in as little as 30 seconds. Do not leave children unattended.

GLASS CONTAINERS ARE NOT PERMITTED IN THE POOL OR TENNIS COURT AREAS

The tennis court is only to be used for playing tennis. Roller skates, roller blades or hard soled shoes are not allowed on the court. Pulling on, jumping over or crawling under the net is prohibited.

Damage to the Park facilities caused by a member, family member or guest is the responsibility of that member.

To reduce unauthorized use of the Park, owners are required to lock the Park gate when entering and leaving.



Swimming or boating in the park pond is prohibited.

Animals must be on leashes in the park area and pets are not allowed in the pool.

Speed limit in the Park is 5 MPH (very slow)

Please help keep the pool and park tidy by policing areas used before leaving.

Park hours are from 9:00a.m. to 11:00 p.m.

HUNTING IS NOT PERMITTED IN HARBOR SOUTH
The discharge of firearms, BB guns & fireworks in the development is strictly prohibited.

LOT CONSTRUCTION AND IMPROVEMENTS

We have listed some items that are required by the Bill of Assurance to ensure that Harbor South will remain a quality neighborhood. It is important to read the Bill of Assurance. If you do not have a copy, please contact the POA office or you may download the document from our web site. Owners must submit a written request and receive written approval from the Building Committee prior to construction or alteration of your home or property.

<p>A BUILDING PERMIT MUST BE OBTAINED FROM THE POA PRIOR TO ANY WORK OR IMPROVEMENTS ON YOUR PROPERTY.</p>
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The Building Committee consists of three (3) property owners. Although they review and approve improvements and/or alterations it is ultimately the owner's responsibility to abide by the Bill of Assurance. This list covers some of the more commonly asked questions.

1. **KNOW** where your property lines are. It is absolutely critical that all lot setbacks are understood and complied with. Please be aware of utility and road easements.
2. Every lot must have a trash enclosure built to contain the owner's garbage can. All enclosures must be similar in appearance. Please pattern yours after the one in place at various lots. Attach a mailbox flag. When raised, this alerts our trash contractor to pick up your garbage. (Refer to Page 4, Bill of Assurance)
3. All utilities must be underground from the road to any and all structures. (Refer to Page 5, Bill of Assurance)
4. Please be aware – trees 6 inches or larger may be removed only in areas approved by the Building Committee. (Refer to Page 3, Bill of Assurance)
5. Lot owners are responsible for the clean up and removal of all debris from their lots; cut trees, residual dirt, building materials, etc. We recommend you arrange this through the contractor doing your work.
6. Garages and other structures. Please read these paragraphs carefully in your Bill of assurance. These structures may be approved but with certain stipulations. (Refer to Page 9, Bill of Assurance)
7. Please do not damage the roads. Ask your contractor to be careful about hauling heavy loads and to follow county weight guidelines.
8. Plans for landscaping your lot should take into consideration how or if it will effect adjoining lots.
9. Southpark (mobile home lots). It is critical that you follow the Southpark specifications. Certain items, like underpinning, including the tongue: color of home, plans for decks and the fact that no enclosed rooms may be built are very

important. We ask that all provisions applicable – like underpinning – be completed within 90 days of the initial installation of the home. (Refer to Page 9 & 10, Bill of Assurance)

10. Hickory Nut Mountain Estates (home lots). It is critical that you follow the Hickory Nut Mountain Estates specifications. Items like square footage, exterior treatments, etc. are very important. (Refer to Page 10 & 11, Bill of Assurance)
11. The Building Committee responds as quickly as possible. The Bill of Assurance provides a response take no longer than thirty (30) days.
12. Please remember that any additional alterations or changes to improvements must be approved prior to construction.

**** CONTACT THE POA OFFICE CONCERNING SEWER LIFT STATIONS ****

BEFORE LEAVING HOME CHECK SHEET

Kitchen

- Oven & stove turned off
- Refrigerator/freezer door closed
- Icemaker turned off
- Coffeemaker off

Utility Room

- Washing machine off
- Dryer off
- Inspect hot water heater

General

- Close & lock doors & windows
- Adjust thermostat
- Clean or replace A/C filter
- Sink cabinets open – winter
- All faucets off – not dripping
- Ceiling fans turned off
- Back doors locked
- Lights turned off/security light on
- Take out trash
- Disconnect water hoses from faucets
- Turn water to home off

Decks

- Clear off inside items
- Grill completely extinguished
- Gas grill turned off
- Sweep off decks

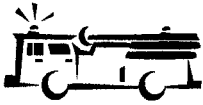
Help to ensure the safety and security of your home. Inspect regular items that may cause damage to your home. Familiarize yourself with and check water supply lines to ice maker, hot water heater, washing machines, sinks and commodes on a regular basis. To avoid expensive damage to your home it is highly recommended that you turn the water off each time you leave for any period of time.

Schedule yearly maintenance on your heat/air conditioning units making sure the overflow lines and drain pans are clear. Keep the filters clean.

During winter maintain a 55* thermostat setting and open cabinet doors under sinks to help prevent the pipes from freezing. ALWAYS disconnect outside water hoses from faucets to prevent freeze damage.

Soak fireplace and grill ashes in water for twenty-four (24) hours before disposal.

Schedule a yearly chimney inspection / cleaning with a licensed chimney sweep.

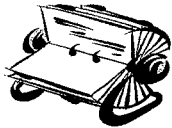


EMERGENCY – AMBULANCE – FIRE call 911

Sheriff's Department	870-867-3151
National Park Hospital	501-321-1000
St Joseph Regional Hospital	501-662-1000
St Joseph Clinic in Mount Ida	870-867-2174
Mount Ida Pharmacy	870-867-3174

SECURITY

Day Security	870-867-2191 (lodge)
Night security numbers	501-622-8247 or 501-622-8424
Montgomery County Sheriff's Office	
Has direct radio contact with security	870-867-3151



OTHER NUMBERS

Mountain Harbor Lodge	870-867-2191
Mountain Harbor Marina	870-867-1212
Montgomery County Assessor	870-867-3271
Montgomery County Judge	870-867-3114
Mount Ida Post Office	870-867-3875
Mount Ida Waterworks	870-867-3541
Windstream (telephone)	800-501-1754
Alltel Mobile	800-255-8351
Entergy	800-368-3749
Cable	877-423-2743



* To obtain mail services contact the Mount Ida Post Office at 870-867-3875 for mailbox location and installation information.