



HARBOR POINT

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Harbor Point HOA

Short-Term Rental (STR) Policy & Amendment Packet

Date: December 1,
2025



HARBOR POINT

Homeowners Association

Notice of Proposed STR Amendment

Date: _____

Dear Homeowners,

The Board of Directors of the Harbor Point Homeowners Association hereby issues this Notice of Proposed Short-Term Rental (STR) Amendment. This amendment aims to regulate rentals of fewer than 30 consecutive days, establish registration requirements, and preserve the safety, residential character, and property values of our community.

Enclosed is the complete amendment packet, including the proposed Covenants, Conditions & Restrictions (CC&R) language, STR Policy, Owner Registration Form, and Ballot.

Please review all documents carefully and submit your ballot by the stated deadline.

Thank you,

Harbor Point HOA Board of Directors.



HARBOR POINT

Homeowners Association

CC&R Amendment Language

ARTICLE X – SHORT-TERM RENTAL RESTRICTIONS

Section 1. Purpose.

The purpose of this Amendment is to promote community safety, maintain residential character, and ensure compliance with local laws.

Section 2. Definition.

A Short-Term Rental (STR) is any rental of a dwelling for fewer than thirty (30) consecutive days.

Section 3. Regulation.

- (a) No lot may be rented for fewer than 30 days unless it complies with the HOA STR Policy.
- (b) Owners must register the STR annually.
- (c) Owners must comply with city/county requirements.
- (d) Owners remain responsible for all guest conduct.

Section 4. Enforcement.

Violations may result in fines, suspension of STR privileges, and legal action.

Section 5. Effective Date.

This amendment becomes effective upon approval by 67% of owners and recording in the county deed records.

Short-Term Rental Policy

1. Purpose

This policy establishes rules for STR operations to protect safety, property values, and the quiet enjoyment of Harbor Point.

2. Registration Required

Owners must register annually concurrently with HOA due date and provide:

- STR permit and Renewal fee:
 - Efficiency / 1 - Bedroom Units: \$300
 - Each Additional Bedroom: \$200
- Local 24/7 contact
- Proof of insurance
- Maximum occupancy info

3. Occupancy Limits

Standard formula: $(\text{Bedrooms} \times 2) + 4$.

Properties over 3,250 sq ft: $(\text{Bedrooms} \times 2) + 6$.

4. Parking

- No street parking unless designated
- No parking on lawns

5. Noise & Conduct

- Quiet hours: 10 PM – 7 AM
- No parties or events

6. Trash

- Trash must be bagged and placed inside containers at the HOA-approved site.

7. Safety

- Each floor must have a 2A:10B fire extinguisher
- Emergency information must be posted for guests

Owner Registration Requirements

Owners must provide:

- Owner name, address, and contact information
- 24/7 local contact capable of responding within one hour
- City STR permit number (if applicable)
- Insurance information
- Maximum occupancy
- Parking capacity

Owner must also:

- Maintain a guest log
- Provide HOA rules to all guests prior to arrival

Minimum Standards of Conduct

All STR units must:

- Post a Tenant Information Sheet visibly inside the home
- Display an exterior placard showing occupancy and contact info
- Ensure guests comply with HOA rules
- Prevent nuisances, noise disturbances, and illegal activity

Failure to comply may result in fines or suspension of STR permission.

Safety & Compliance Requirements

Mandatory:

- Fire extinguishers on each level
- Unobstructed egress pathways
- Working smoke and CO alarms
- Accurate advertising of occupancy and parking
- Immediate evacuation in case of official emergency orders

Enforcement & Penalties

Violations will be enforced as follows:

- First violation: Written warning
- Second violation: \$100 fine
- Third violation: \$250 fine
- Subsequent violations: Up to \$500 each

The HOA reserves the right to:

- Suspend STR privileges
- Seek injunctive relief
- Charge for damage or legal costs

Board Resolution

RESOLUTION OF THE BOARD OF DIRECTORS

WHEREAS, the Declaration authorizes the Board to adopt reasonable rules;

NOW, THEREFORE, BE IT RESOLVED that the Short-Term Rental Policy attached hereto is adopted effective Date: _____.

_____ President

_____ Secretary



HARBOR POINT
Homeowners Association

Owner Registration Form
OWNER REGISTRATION FORM

Owner Name: _____

Lot Number: _____

Property Address: _____

Phone/Email: _____

Local Contact (24/7): _____

City STR Permit #: _____

Insurance Carrier: _____

I agree to abide by the HOA STR Policy.

Owner Signature: _____ Date: _____



Ballot Form

SHORT-TERM RENTAL AMENDMENT BALLOT

- APPROVE the STR Amendment
- DISAPPROVE the STR Amendment

Owner Name: _____

Lot Number: _____

Property Address: _____

Signature: _____

Date: _____



HARBOR POINT

Homeowners Association

How Short-Term Rentals (STRs) Benefit Harbor Point HOA

Short-Term Rentals, when properly regulated, offer valuable benefits to both homeowners and the Harbor Point community. The following highlights how STRs can help strengthen property values, financial health, and overall neighborhood quality.

1. Higher Property Values

Allowing STRs with clear rules increases the desirability of homes within the community, supporting higher resale values and attracting more buyers.

2. More HOA Revenue & Financial Stability

STR registration fees, fines, and consistent dues payments strengthen HOA finances and support community improvements.

3. Better Property Maintenance

STR homes are often kept to a high standard due to frequent cleanings, updates, and inspections, improving overall curb appeal throughout the neighborhood.

4. Increased Safety Through Oversight

STR owners typically maintain guest logs, conduct inspections, and ensure safety compliance—reducing long-term nuisance issues.

5. Positive Economic Impact

Visitors support nearby businesses, boosting the local economy and increasing the desirability of the surrounding area.

6. Flexibility for Homeowners

STRs provide financial flexibility during hardship, military deployment, travel, or seasonal living—helping owners remain stable and current on HOA dues.

7. Clear Rules Create a Peaceful Community

The HOA's STR Policy enforces consistent standards for noise, parking, trash, and safety—protecting the quiet enjoyment of all residents.

Summary

Well-managed STRs increase property values, improve maintenance, support the local economy, enhance safety, and strengthen HOA financial health.