

Reflection Pointe Homeowners Association, Inc.
Rules and Regulations Concerning the Operation of Certain Vehicles
Effective June 19, 2025

Pursuant to the Amended Declaration of Covenants, Conditions, and Restrictions for Reflection Pointe (the “**Amended Declaration**”), Reflection Pointe Homeowners Association, Inc. (the “**Association**”) owns and maintains the private Roads in the Community. The Amended Declaration provides that the Board of Directors of the Association (the “**Board**”) can issue Rules regarding the operation of certain vehicles on the Roads. All capitalized terms that are not defined in these Rules are defined in the Amended Declaration.

These regulations are modeled on the definitions contained in North Carolina General Statutes § 20-4.01 and the [City of Belmont Golf Cart Ordinance](#) (the “**Belmont Ordinance**”) and shall be administered by the Board consistent with these laws. However, because the Roads in the Community are privately owned by the Association, if there is a conflict, the Amended Declaration and these Rules shall control if they are stricter than state law or the Belmont Ordinance.

The Board has issued the following Rules which apply to the operation of vehicles on the Roads and Common Areas of the Community:

1. Under §10.13(g) of the Amended Declaration, dirt bikes and all-terrain vehicles are Prohibited Vehicles. The Board has also determined that Utility Task Vehicles or Utility Terrain Vehicles (UTVs) are Prohibited Vehicles, even if they have been modified to be “street legal” under North Carolina law. No Prohibited Vehicle is permitted to operate on the Roads or Common Areas of the Community.
2. Approved vehicles for use in Reflection Pointe include cars, trucks, sport utility vehicles, motorcycles, and other vehicles which are properly registered with the North Carolina Department of Motor Vehicles and have a current inspection sticker. In addition, the use of golf carts as a vehicle on Roads in the Community is permitted, so long as the requirements of the Belmont Ordinance are met and these Rules are followed.
3. Golf carts are defined as “a vehicle that has been designed for operation on a golf course for sporting or recreational purposes and that is not capable of exceeding speeds of 20 miles per hour.” N.C.G.S. § 20-4.01(12b)
4. In order for golf carts to be driven on the Roads of the Community, the golf cart must have a rear vision mirror, a reflective “slow moving” sign or flag on the rear of the vehicle, at least two (2) reflectors that are at least three (3) inches in height and width, brakes that are in proper working condition, standard safety features, and the golf cart must not be modified to exceed a speed of twenty (20) miles per hour.

5. Operators of golf carts must be at least sixteen (16) years of age, possess a valid driver's license issued by the State of North Carolina or another state, and have sufficient liability insurance to cover the risk involved in operating a golf cart on our Community's Roads. A "learner's permit" is not considered to be a valid driver's license and is not sufficient for operation of a golf cart within the Community.
6. Golf carts may be operated only from sunrise to sunset unless they are equipped with two (2) front lights visible at a distance of three hundred (300) feet and a red rear light visible at two hundred (200) feet. In lieu of the red rear light, the vehicle may be equipped with two (2) red reflectors each of which is at least three (3) inches in diameter, and visible to an approaching vehicle with undimmed headlights from a distance of five hundred (500) feet. Golf carts should not be operated when fog, smog, smoke, or other conditions reduce their visibility below these stated distances.
7. Operators of all vehicles, including golf carts, shall not be operated by any person under the influence of alcohol or drugs. Operators shall obey all applicable traffic laws and applicable State laws regarding the possession and use of alcohol and drugs.
8. Golf carts may be operated on the Roads and designated parking areas of Reflection Pointe only, not on the Common Areas of the Community, the paved walking trails, or on the mowed easements of undeveloped Lots. The Board has issued the following exception: landscape crews and property management personnel may operate their golf carts that are used for work on the paved walkways to facilitate maintenance and inspections.
9. Occupancy limits: one (1) person per bucket seat or two (2) people per bench seat. There should never be more than four (4) people on a standard size golf cart. If the golf cart is designed for a six (6) or an eight (8) seat capacity, the golf cart may respectively transport either six (6) or eight (8) people, including the driver.
10. Golf carts are to be parked only in designated spots at the Marina and the Clubhouse. If a driver or passenger has a valid handicap-parking placard that is displayed on the golf cart, the golf cart may be parked in a handicap accessible parking space. Like all vehicles in the Community, golf carts may be towed pursuant to Section 10.13(f) of the Amended Declaration.
11. When not in use, golf carts are to be stored in a garage or in an area that is not visible from the Roads.
12. Electric bicycles, electric assisted bicycles, or e-bikes may only be operated by individuals sixteen (16) years of age and over, unless they are under the direct supervision of a parent or other adult. These items are collectively defined as "A bicycle with two or three wheels that is equipped with a seat or saddle for use by the rider, fully operable pedals for human propulsion, and an electric motor of no more than 750 watts, whose maximum speed on a level surface when powered

solely by such a motor is no greater than 20 miles per hour.” N.C.G.S. § 20-4.01(7a).

13. The maximum speed limit for all vehicles (except golf carts) is 25 mph. The maximum speed limit for golf carts is 20 mph.
14. Golf carts are not designed or manufactured to be used on streets or roads, and the Association shall not be liable for any accidents, injuries, damages, or death resulting from the operation of a golf cart within the Community. Any person who owns, operates, or rides on a golf cart within the Community assumes the risk of doing so, and understands that the Association has no liability whatsoever resulting from the use or operation of any golf carts on the Roads of the Community.
15. Any person operating any vehicle, whether electric or gas powered, in Reflection Pointe assumes all responsibility associated with its operation.