



GRAND HARBOR COMMUNITY ASSOCIATION, INC.



Important Phone Numbers

Emergencies	911
Visitor Registration	772-758-5484 (Enter Pin #)
Grand Harbor Main Gate	772-567-3614
Vehicle Bar Code Office, The Falls	772-217-3000 or barcodes@grandharbor.com
Oak Harbor Security	772-778-1090 (7AM to 7PM)
Sheriff's Office, General Number	772-569-6700
 GHCA Property Manager A.R. Choice Management	 772-567-0808
 Indian River County, Gen. Number	 772-226-1237
Tax Collector	772-226-1338
Motor Vehicles	772-226-1338
Driver's Licenses	772-226-1338
Property Tax	772-226-1343
Utilities Department	772-770-5300
Supervisor of Elections	772-226-4700
Library	772-770-5066
Animal Control	772-226-4799
 Florida Fish and Wildlife Commission	 888-404-3922
US Fish and Wildlife Vero Office	772-562-3909
 Waste Management, Inc.	 800-545-4560
 Marina	 772-770-4470
Freedom Boat Club at the Marina	772-212-1059
 Indian River State College	
Vero Beach Mueller Campus	772-226-2500
 Indian River School District	 772-564-3000
 Grand Harbor Golf and Beach Club	 772-778-9000
Gen. Manager, Mike Gibson	772-299-6635
 Oak Harbor Club	 772-907-6000
General Manager, Art Spilios	772-562-3808

Welcome Letter

The Grand Harbor Community Association (GHCA) warmly welcomes all new homeowners and lot owners who have made the decision to join our community. GHCA is the master association for all unit owners in Grand Harbor and Oak Harbor. It was established back in 1988 when this area first started to be developed. After over 30 years of having been controlled by a series of developers, GHCA transitioned to resident control at the end of 2020. In this Handbook we hope you will find answers to many of the questions that you might have about life in the community and if not, that you will learn whom to contact in order to receive those answers.

All of us decided to come and live in this community. Whether you have just arrived or have been here for 25 years; whether you are only here for a few months each year, or this is your full-time home, you will come to know that you made a good decision. This is a friendly, low-key community of over 1,300 resident families sitting in the middle of one of nature's true paradises. In addition, we even have two country clubs, a marina, and an assisted living facility.

So, we welcome you and hope that you find this Handbook to be helpful in providing some history about the community as well as answers to many common questions. We think you will find that just living here invites us to breathe slowly and smile a lot.

Michael Clarke

GHCA President, on behalf of the Board

**Grand Harbor Community Association, Inc. (GHCA)
Resident Handbook**

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Thank You!

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GHCA COMMUNITY MAP



What is the History of Grand Harbor Community Association (GHCA), What Does it Do, How is it Governed, What are its Finances?

Grand Harbor Community Association, Inc. was incorporated on March 11, 1987, It operates as a HOA and a Master Association and is responsible for the maintenance, preservation and architectural control of common areas in Grand Harbor and Oak Harbor. This does not include properties of the Grand Harbor Golf and Beach Club, the Oak Harbor Club, the Oak Harbor Somerset House Assisted Living Facility, or the Marina. These entities are separately owned and the responsibility of those respective organizations.

Specific common areas of responsibilities include, but are not limited to the following:

The main road, curbs, drainage, guardrails, sidewalks, lighting and signage.
The main entrance fountain, all bridges and tunnels.
Three guard houses and the barcode security office.
Community security, gate access and all related equipment.
Most ponds, interconnecting pipes and culverts, and the estuary.

Landscaping in all common areas.
Some irrigation pumps that support GHCA common areas.
Fences and walls around the perimeter of Grand Harbor and Oak Harbor.

Specifically excluded are responsibility for the common areas of the 36 Homeowner and Condominium Associations (HOAs) in Grand Harbor and the 10 HOAs in Oak Harbor. These each have their own specific governing documents and itemized responsibilities.

GHCA has a Board of Directors of five volunteer members elected by the GHCA “Voting Members”. The “Voting Members” are the Presidents of the 46 HOAs in Grand Harbor and Oak Harbor. Non-resident voting members of GHCA include the Grand Harbor Golf and Beach Club, Oak Harbor Club, and the Marina, making a total of 49 voting members.

For certain purposes, including election of directors, Voting Members have one vote, regardless of the total number of members in their HOA. For most other purposes Voting Members have a number of votes equal to the number of units in the community they represent. Directors’ terms are for two years, and the directors elect their own officers.

The GHCA Board of Directors annually prepares a budget and sets the assessments to collect equally from all members. These are included in each of the 46 HOAs assessments for its members. Board meetings are announced in advance and open to all members. The budget does not have to be approved by the GHCA voting members and can only be rejected at a special meeting called for that purpose. The fiscal year is a calendar year and for 2025 the annual assessment for operations is a little more than \$4 million in total which is \$234.80 per member per month. In general, expenses fall into the following categories:

- Landscape Maintenance 31%
- Cable TV and Internet 31%
- Security 22%

- Management, Repairs and Utilities 16%

In addition to operating assessments, the annual assessment includes amounts for capital projects, debt service, as well as statutory and other reserve funds. In 2025, the additional assessment for these non-operating expenditures is an additional \$64.90 per member per month. If necessary, the GHCA Board may propose, and the members may authorize a Special Assessment.

Assets of GHCA are owned by its members and are not shown on the balance sheet of GHCA. Fund accounting practices are followed, and three funds are currently used to provide specific funding for current operations, road repairs and replacement, and deferred maintenance and capital spending.

GHCA financial reports are audited annually. GHCA holds an annual meeting, usually in the fall, and is open to all residents. All members receive copies of the approved budget.

GHCA enters into contracts for third party contractors to provide the necessary services it is obligated to provide. GHCA provides no services on its own. Third party contractors include property management, landscape, security, cable and other contractors as needed.

GHCA has final responsibility for architectural review (exterior) of home projects. This review occurs after the member's Neighborhood HOA has reviewed the project. Architectural review is meant to ensure conformity with community standards and compliance with current regulations or policies.

What is the History of Development of Grand Harbor and Oak Harbor

Grand Harbor was originally developed in the mid 1980's and has been through numerous private developers and reorganizations since its inception. Early on, the Grand Harbor Community Association, Inc., a not-for-profit corporation operating as an HOA and Master Association, was created to establish common standards and practices to govern the residents of the community under a document known as the Declaration of Covenants, Conditions and Restrictions (Declaration).

One of the early developers decided to carve out a sister community within the original Grand Harbor plat. This community was given a different name, Oak Harbor, with a somewhat different look than Grand Harbor. It was to include assisted living features as well as the Oak Harbor Club, with a clubhouse and many self-contained facilities. Even though a separate Oak Harbor community was set up, the terms of the original Grand Harbor Community Association, Inc. (GHCA) Declaration of Covenants, Conditions and Restrictions established in 1987 remained in place and continues to cover all residents of Grand Harbor and Oak Harbor. Members of all 10 of the Oak Harbor HOA's are Members of GHCA.

Until 2015, Grand Harbor, inclusive of Oak Harbor, was owned by the same developer. In 2004, an entity of Icahn Enterprises (IEP), a public company, acquired the entire Grand Harbor community. In 2015, IEP sold off

the Oak Harbor portion to a private company, named Dylan Investments, located in California.

In December 2020 IEP turned over control of GHCA to its members. GHCA is now controlled by a board of 5 resident directors elected by its members and retains its original responsibilities for the common areas of both Grand Harbor and Oak Harbor.

How is Grand Harbor Community Association (GHCA) Different from the Grand Harbor Golf and Beach Club, the Oak Harbor Club and My Neighborhood Community Association?

All residents of Grand Harbor and Oak Harbor are members of the Grand Harbor Community Association, Inc. (GHCA), the Master Association, and are subject to dues and assessments levied by the Association. There are approximately 1,300 individual residences in Grand Harbor and Oak Harbor combined. The Grand Harbor Golf and Beach Club, the Oak Harbor Club, Somerset House in Oak Harbor, and the Marina are separate entities with separate ownership and membership. Many of the members of these Clubs are resident members of GHCA. The two clubs have responsibility for their specific assets such as the golf courses, tennis courts, club houses, irrigation for their needs, cart paths, golf bridges, etc. They are not responsible for anything beyond their club perimeters. GHCA is not responsible for anything within the respective Club's perimeter with the exception of certain aspects of the stormwater management system (including most ponds) and the estuary. The Marina is privately owned and operated by an unrelated third party, while the Somerset House is owned and operated by Dylan Investments.

GHCA is a separate entity from each of the 46 individual Neighborhood HOAs in Grand Harbor and Oak Harbor. GHCA is the Master Association for the entire community and has its own Declaration of Covenants, Conditions and Restrictions. Each of the Neighborhood HOA's has its own Declaration of Covenants, Conditions and Restrictions and each resident is legally bound by both documents. Each Neighborhood HOA has the ability to levy dues and assessments for its residents. GHCA dues and assessments are paid through each of the 46 HOAs who bill their members for these charges.

What is a Homeowner's Association (HOA) and How Does it Operate?

Homeowner's Associations are a form of legal entity under Florida Statute and prescribe rules and regulations for all members of the HOA. Grand Harbor Community Association, Inc. operates as a HOA and a Master Association. All residents of Grand Harbor and Oak Harbor are members of their Neighborhood HOA or condominium association as well as the GHCA HOA Master Association.

There are 36 neighborhoods in Grand Harbor organized as HOA's or condominium associations and 10 neighborhoods in Oak Harbor. All 46 neighborhoods are members of GHCA, and the President of each neighborhood is a voting member in GHCA. Each operates with its own set of governing documents known as the Declaration of Covenants, Conditions and Restrictions ("Declaration") which is a legally binding document. These rules and regulations for HOAs are common in Florida, where approximately 45% of all homes are reported to be in an HOA. Most gated communities are organized as HOAs. In addition, there are Property.

Owners Associations in our community which have their own sets of rules and regulations for their group of HOAs. Oak Harbor POA in Oak Harbor and River Village POA in Grand Harbor are two such examples.

The purpose of an HOA is to protect and improve property values by requiring all members to comply with uniform standards of the community. Such standards may apply to the color of house paint, the architecture of a home, landscaping in and around a home, signage, parking, pets and many other restrictions as itemized in the Declaration and applicable rules.

Under GHCA, each neighborhood HOA has its own Architectural Review Committee to consider any member's substantive request to add, delete or change something outside their home. The GHCA Architectural Modification Committee approves the Neighborhood HOA Architectural Review approvals. The GHCA ARC approval can be delegated to the Neighborhood ARC if the standards adopted by the Neighborhood ARC have been approved by GHCA.

Each neighborhood HOA has its own Board, elected by its members, which prepares an annual budget for member approval, hires third party contractors for specific needs, and enforces the terms of its Declaration.

What are GHCA Committees and Who can be a Member?

Following is a list of the current GHCA committees and their membership structure. From time to time additional temporary committees may be added.

Security Committee: Standing Committee chaired by a GHCA Board Director and including other Board Directors, the Property Manager, and may include a qualified resident representative.

Finance Committee: Chaired by a GHCA Board Director and composed of 3 to 5 resident members with specific skills in finance, accounting, and/or banking.

Modifications Committee: Receives and reviews homeowner requests to modify the exteriors of their homes that have already been approved by the homeowners' Neighborhood HOA Architectural Review Board. Chaired by a GHCA Board Director, it may include other Board Directors and will include at least two resident members.

New Construction Committee Construction Committee: Has oversight and approval responsibility for all new residential construction within Grand Harbor. The chairperson may be a Board Director or a resident with architectural or residential construction experience. Other members may be Board Directors or qualified residents.

Infrastructure Committee: Chaired by a Director comprising the Property Manager and several residents and Directors to manage the common property of the association. The common property includes the common area roads, sidewalks, street lighting, landscaping, guardhouse buildings, guardrails, stormwater ponds, and the Conservation Easement

Water Committee: Chaired by a Director with representatives of the Grand Harbor Golf and Beach Club and the Oak Harbor Club, to coordinate the consumption of common water resources needed for irrigation in compliance with the Consumption and Use Permit issued to GHCA.

Litigation Committee (temporary): Represents GHCA regarding the litigation with Icahn Enterprises and related matters. Consists of 3 past GHCA Directors and the current President.

What does the GHCA Property Manager do and how do I Contact Him?

The GHCA Board hires a property manager who has direct responsibility to oversee all operating contracts that GHCA enters for third party services such as security, landscaping, cable and internet services and general maintenance of GHCA properties. In addition, the property manager provides all necessary administrative support and maintains GHCA financial records and prepares budgets and financial reports for Board review as well as all accounting issues for GHCA.

The current property manager is **A. R. Choice Management**.

Contact information for **A. R. Choice Management** is:

Phone: 772-567-0808

Website: archoice.com

The GHCA property manager has no responsibilities for management of the Grand Harbor Golf and Beach Club, the Oak Harbor Club, or the Marina.

Each of the 46 Neighborhood HOAs has its own property manager with its own specific responsibilities. In many cases, A. R. Choice has been hired as a Neighborhood HOA property manager.

Who Has Responsibility for Common Area Landscaping and Irrigation?

The GHCA Property Manager has responsibility for all landscaping and irrigation along GHCA common roads including entrances to the community and areas that parallel the property along Indian River Blvd. Grand Harbor Golf and Beach Club and Oak Harbor Club have responsibility for landscaping and irrigation of their respective properties. All the neighborhood HOAs and, in some cases individual homeowners, have responsibility for their own landscaping and irrigation.

What is the Relationship of the Marina to GHCA?

Located within the Grand Harbor community is the Loggerhead Vero Beach Marina. It is a privately owned marina located in a protected cove at the north end of Grand Harbor. Loggerhead is owned by Equity Lifestyles based in Chicago, Illinois.

The marina is solely responsible for the maintenance and repair of its docks and other facilities. It is also responsible for the maintenance of the marina basin and the harbor channel. The costs of this maintenance are not an expense to GHCA. The marina establishes its own rules and regulations regulating safety and protecting wildlife in the basin and channel. The marina, being within Grand Harbor, is still subject to the rules set forth in

the GHCA Declaration and by-laws. The marina pays assessments to GHCA for common expenses such as security and maintenance of the GHCA common grounds.

The marina can accommodate vessels up to 120 feet and has a fuel dock with gas and diesel fuel available. It has a clubhouse, showers and laundry and a pool. For slip rental information, please contact the marina at 772-770-4470 or verobeach@equitylifestyles.com.

The marina is also home to the Vero Beach branch of Freedom Boat Club. They have a wide variety of vessels available for rentals including center console fishing boats, pontoon boats and more. For membership information contact Jason Osborne at 772-212-1059 or josborne@freedomboatclub.com. The Dockmaster for the Freedom Boat Club can be reached at 772-925-2131.

What Information is Available on the GHCA Website at ghca.online?

The GHCA website contains useful and current information about GHCA. Specifically, the site contains the following information:

Current Board of Directors (with photos)
Property Manager contact information
Monthly Financial Reports
Other Useful Information

Board Member Application
Monthly GHCA Newsletters
Year-end Financial Audits

What Restrictions Apply to all GHCA Residents?

One of the attractions that has drawn all of us to Grand Harbor and Oak Harbor is the beauty of our community. It's no mistake that our community is so appealing, and it is important that we all do our part to make sure our community stays so attractive. Under the terms of the GHCA Declaration of Covenants and Restrictions, which applies to all residents, is a list of restrictions to ensure our community remains so attractive. Some of these restrictions are listed below. (In addition, each Neighborhood HOA also has its own restrictions which need to be followed).

Signs, flags, banners, etc. are not allowed to advertise or promote an activity outside of GHCA.

Real estate open houses are not permitted anywhere within the GHCA community. Realtors or homeowners are not permitted to advertise or place open house signs anywhere on the grounds of Grand Harbor or Oak Harbor. Real estate agents are required to advise security in advance that they will be showing a unit to a prospective buyer and meet their appointments at the Main Gate. The Realtor and the appointment must provide picture ID to the guard. The realtor is responsible for guiding the appointment(s) to the unit for sale and when the appointment is completed, guide the appointment out of the complex.

Cars must be parked in garages or driveways or in designated spaces as permitted. Please refer to your Neighborhood HOA for information regarding parking of commercial vehicles, campers, trailers, etc. Storing

boats and recreational vehicles on property is not allowed.

Golf Carts are not allowed for private purposes in Grand Harbor but may be allowed in Oak Harbor.

Guests and Renters are always welcome. Guests and renters of property owners are legally bound to follow all the rules and regulations of GHCA and your Neighborhood HOA. Property owners are responsible for their guests and renters adhering to all GHCA and Neighborhood HOA restrictions.

Nuisances: Storing anything that might be visually or orally offensive, or that might in any way (by being noxious, dangerous, unsightly, or unpleasant) diminish or destroy others' enjoyment of their properties is prohibited. Any hobby (assembly and disassembly of motor vehicles and other mechanical devices, etc.) which might tend to cause a disorderly, unsightly, or unkempt condition is prohibited.

Antennas, aerials, satellite dishes and the like for transmission purposes are prohibited, unless approved by the GHCA Board.

Dogs must be always leashed when outdoors. Residents are responsible for picking up dog waste and using the waste bags/bins scattered every half mile or so along GHCA sidewalks. There is a two-pet limit per household. Animals (livestock, chickens, and other animals) other than common household pets are prohibited, as are exterior fencing/dog runs of any kind. Dogs are not permitted on any golf course property.

Exterior items such as basketball equipment, clotheslines, garbage cans, tanks, etc. must be screened to be concealed from neighbors, streets and surrounding properties. Rubbish, trash, and garbage must be removed regularly and cannot be allowed to accumulate on residents' property.

Subdivision and Time Sharing of units is prohibited unless approved by the GHCA Board of Directors.

Firing of any type of firearm (BB gun, pellet gun and all others) is prohibited.

Pools: Erection, construction or installation of above-ground pools is prohibited.

Vegetation: Trees, unless they are diseased or dead, may not be removed without approval from GHCA. Installation of exterior sculpture, fountains, flag poles, etc. all require prior approval. Artificial vegetation is prohibited.

Intersection sight distances are the responsibility of corner-lot owners. Fences, walls, hedges or Shrub plantings must be placed and maintained to keep safe sight distances across the

street corners

Tents, Trailers and Temporary Structures are not allowed.

Lighting: Except for seasonal holiday decorative lights, which may be displayed between December 2 and January 10, outdoor lighting must be approved in advance.

All lakes, ponds, and streams within GHCA properties are off limits for swimming, boating, playing or floating. Alligators are in these waters. Construction of piers and docks is not allowed.

Business can be conducted from your Unit provided your business activity is not apparent or detectable by sight, sound or smell from outside your Unit; your business activity conforms to all zoning requirements; that it doesn't involve people coming into the community who don't live here or who go door to door soliciting residents; and that it doesn't constitute a nuisance or a hazardous or offensive use, or threaten the security or safety of other residents.

Gasoline, heating or other fuel storage is not permitted except that up to five (5) gallons of fuel, including propane, may be stored at your unit for emergency purposes for the operation of lawn mowers and similar tools or equipment and for operation of barbeques.

Golf carts, other than those owned by the Grand Harbor Golf and Beach Club, Oak Harbor Club, or Oak Harbor residents, are prohibited within Grand Harbor. Oak Harbor residents are not permitted to drive golf carts within Grand Harbor but may operate within Oak Harbor.

Enforcement of these restrictions is the responsibility of the GHCA Board. Each resident member is responsible to abide by these restrictions and is responsible to ensure that renters or guests using their property conform to these restrictions.

What is Included in My Neighborhood Homeowner's (HOA) Bill?

Each of the 46 HOA's in Grand Harbor and Oak Harbor levy dues and other assessments on its members. Assessments are budgeted and approved annually by its members. Expenses may cover landscaping, pool maintenance, property management, insurance, etc. HOAs that are members of a POA also have assessments for those entities.

Also included in each Neighborhood Homeowner's HOA bill are the Grand Harbor Community Association (GHCA) assessments. This item is approved by the GHCA Board of Directors and covers GHCA costs for security, landscaping, property management, reserve funds, repairs and maintenance, Comcast cable and internet fees and other costs as approved. All residents are billed the same amount for GHCA services through their respective Neighborhood HOA. GHCA does not bill each resident directly. All GHCA expenses are passed per unit to each Neighborhood HOA.

Why Does My Neighborhood HOA Bill Include Charges for Comcast Services?

The GHCA Declaration of Covenants, Conditions and Restrictions (Declaration) requires GHCA to provide basic cable service to all units. In 2022 GHCA added internet service for all residents.

GHCA has a Bulk Service Agreement with Comcast to provide all GHCA residents TV and Internet service. The Bulk Service package provides a steep discount from retail pricing for these services. The contract was signed in September 2021 and runs for five years until December 2026.

Comcast provides a large selection of TV channels, over 245 SD channels and over 145 HD channels and internet Fast service up to 400 Mbps which increases as their Fast service increases to meet competition. Three voice activated remotes and three DVR's for up to 150 hours of recording monthly are also included. Residents can choose upgraded service packages at a discount off retail pricing. The Comcast monthly charge is included in each resident's Neighborhood HOA bill as part of the GHCA charge. The initial monthly fee, included in the GHCA assessment, for these services was \$71.50 plus tax per unit and is permitted to increase up to 4% annually.

Non-Bulk services such as phone or movie rentals or other services are billed directly by Comcast to the residents. Bulk services cannot be placed on a seasonal hold, but non bulk services can be placed on a seasonal hold.

How do I Contact the Comcast Customer Service Desk?

The Comcast Bulk Service Customer Desk number is 1-800-934-6489.

All GHCA residents automatically have an account with Comcast because Comcast provides a Bulk Service package of TV channels and internet service under terms of an agreement with GHCA. The pricing of bulk services is at a steep discount to retail pricing for the same services. Comcast identifies its Bulk service customers by the main phone number associated with the account.

When contacting Comcast, it is important to be connected to the Bulk Service Customer Desk, not the retail service desk. And it is important to call from the phone number associated with the account (other phone numbers can be added). Immediately ensure you are speaking with the Bulk Service desk because the Retail Service desk may not understand the issue you are having or how to get it resolved satisfactorily.

What Responsibilities do Renters and Guests Have?

Each Neighborhood HOA has the right to determine policies for renters. In Indian River County, properties are not permitted to be rented for less than 30-day periods. This applies to Grand Harbor and Oak Harbor,

but some Neighborhood HOAs mandate a longer rental period and that multiple rentals per year may not be permitted. Check with your Neighborhood HOA Property Manager for specific rules for your community.

All renters and guests must check in with the security office located across from the main gate to obtain a bar code or pass for entry. All renters and guests must follow the rules established by their Neighborhood HOA and the GHCA.

Homeowners are responsible for informing and insuring renters and guests know the rules and regulations of the GHCA and their Neighborhood HOA.

What is the Accepted Right of Way for Pedestrians, Bicyclists, Golf Carts, Scooters, Vehicles, etc.?

Safety: Courtesy, respect and consideration are the guiding principles for all users of common facilities in Grand Harbor and Oak Harbor. We are all neighbors in a beautiful community who enjoy the shared facilities that make this a special place. That link requires us to pay careful attention to issues that affect our safety and happiness, with extra care for the following:

Pedestrians: In Grand Harbor some sidewalks double as golf cart paths so pedestrians and golf cart drivers must share these paths. In general, pedestrians, walkers, and joggers all have the “right of way” on paths that serve as combined sidewalks and cart paths. Many pedestrians use ear buds or headsets for entertainment while using the paths, but all need to stay alert and use common sense when golf carts are also using the sidewalks or golf cart paths. When encountering golf carts, pedestrians should make room for golf carts to pass by safely.

Walkers: (with or without dogs) and joggers are not permitted on the golf courses. Walkers are not permitted to use the underground tunnels (only for golf carts), paths that lead to any of the golf holes or any path designated for golf carts only.

Golf Cart Drivers: Golf cart drivers must slow down and use caution when approaching pedestrians and ensure they can pass by safely. Drivers are not permitted to drive on the roads unless special and limited circumstances suggest this is the safest thing to do. Golf carts are not permitted to be used when it is dark outside. Drivers must observe posted stop signs on the golf paths or sidewalks, especially when crossing any road.

Bicyclists: Bicycles are not permitted on sidewalks or cart paths except for children up to age 10 who are permitted on bikes on the sidewalks but always accompanied by an adult riding alongside in the street. Other bikers are required to ride on the roads, and to stay in single-file and to be observant of vehicle traffic, allowing vehicle traffic to pass by safely. There have been bicycle accidents in Grand Harbor resulting in serious injury and death, so bicyclists need to use caution and common sense when riding in the streets. Wearing a helmet is strongly encouraged.

Vehicles: Drivers must observe the posted speed limit of 25 mph or less where signs indicate, and approach bicyclists or others in the roadway slowly, allowing them to be aware of the vehicle and passing carefully. There

are several “roundabouts” on the property that must be approached carefully while observing all Yield signs on the property.

Others: Just use common sense and do what is safe and respectful.

What Are Some Safety and Security Issues I Should Be Aware of?

The GHCA campus is a friendly and secure community. There have been no reported incidents of violent crime or crimes involving firearms. Our contracted security service actively patrols the community with unarmed officers. However, there have been incidents of burglaries involving home break-ins and thefts from parked cars. To minimize such thefts and to keep our community safe, please be aware of the following:

Cars: Keep cars parked outside always locked and do not leave keys, purses, or valuables inside. If in possession of firearms, remove them from parked cars overnight.

Home: Keep doors always locked. If outside for a walk, even a short walk, keep all doors locked. If sliding outside doors are a feature of the home, use a block to jam the doors shut besides using the door locking mechanism. Consider installing a Ring doorbell or equivalent. If away from the home, keep all windows locked. If away for an extended period, ensure someone picks up any deliveries or mail and puts away trash and recycling bins. Consider activating the security system if installed.

Garage Doors: Keep garage doors closed, especially at night. Open garage doors invite criminals. If it is desired to keep the garage doors open during the day, then ensure doors to the home through the garage are locked at all times.

Firearms: The Florida Statutes require that a loaded firearm be placed in a lock box or have a trigger guard lock if it is reasonably expected that someone under the age of 16 will be on the premises. Residents should be cognizant of firearm safety in both their homes and vehicles at all times but especially when young children are present.

Vendors: Vendors and unauthorized visitors have been a source of some of the burglaries that have occurred on campus. Residents should be alert to any suspicious activity. Authorized vendors have a bar code on their vehicles and are permitted to work on campus from 7:00 am to 5:00 pm Monday through Saturday. Emergency access is also allowed when needed. The biggest risk is the occasional thief who spots an open car door, an open garage door or an open sliding door and can make a quick theft of a few items.

Unauthorized Visitors: Residents should be alert and report to Security any suspicious activity or unauthorized visitors whether on campus or fishing in the ponds.

Warning Horn: The Grand Harbor Club will warn residents with one long blast of a horn if lightning is 10 miles out and approaching. If outside, residents should seek cover inside. 3 blasts of the horn indicate the danger has passed.

How do I Get Gate Access (Bar Code) for Myself, Guests, and Vendors?

Residents: Residents with a bar code have entry at any one of the 4 entry points. These include:

- Grand Harbor main gate.
- Oak Harbor main gate
- The Falls, unmanned gate
- The Reserve, unmanned gate
- The bar code sticker allows you to enter the gates without having to stop at security. A bar code sticker is required at the Reserve gate and The Falls gate as there is no manned guard station there.

To obtain a bar code sticker for your vehicle, you may contact the bar code office at barcodes@grandharbor.com or (772)-217-3000. The bar code office is located at the entry to The Falls neighborhood. To obtain a bar code sticker, you must prove residency at Grand Harbor or Oak Harbor. This can be via a driver's license, title to your home, rental agreement or other documents that prove residency. The bar code office is open 7AM to 3PM Monday – Thursday, 7AM to noon on Fridays and is closed Saturdays and Sundays.

The bar code sticker is applied to the right rear window of your vehicle. Bar code stickers are valid for 10 years. If you sell or dispose of your vehicle, or if you sell your property within Grand Harbor, you must report that to the bar code office so it can be deleted from the system.

Visitor and Vendor Access: If you are expecting guests or have a vendor or contractor scheduled to visit, there are several means by which access to the community can be granted to your guests. Please note these procedures are expected to be in place commencing July/August 2023. The following is **BRIEF** summary only. **Specific detailed instructions on these systems are available to all residents by contacting the GHCA property manager.**

1. **By Phone (Call Authorization):** Residents may call security at 772-758-5484 to register a guest or vendor. A computer will pick up and request that you enter your personal security code (4 digit pin #) and press the # sign. Once the computer identifies your code, it will open your resident file. If Caller ID is being utilized, you may opt to not have to enter the personal security code. Please follow the prompts and provide all the information requested.

Please note that any guest, vendor or other visitor to whom access is granted via the "Call Authorization" process must stop at either the Main Gate or the Oak Harbor Gate (operating hours 7 AM to 7 PM only) and present photo ID to the gate officer.

Guest Access via the entry gate at The Falls or The Reserve can be accomplished by the guest stopping at the entry kiosk and pushing the "Press for Assistance" button. The guest can speak directly to a guard on duty and provide the proper identification to the guard without having to go the main gatehouse.

2. Via the GateAccess.net app: Residents will be able to utilize the GateAssess.net website and/or App to log in to their own account. Log in can be via any PC and/or mobile device. This website allows residents to enter and edit their homeowner information, telephone #'s, contact information, emergency contact information, as well as maintain and update guest lists. Each household is provided with a User ID, password, and a community code. This website has some nice features which allows:

- Permanent and temporary guest lists - Guests or vendors added to the permanent guest list can show up at the main gate at any time and be allowed access to visit you after showing their ID to the guard. A resident can also place restrictions on times of visit, etc., which can be stored in the system. All information entered into the system is accessible by the guard on duty.
- Guest Arrival Notification – Residents will be notified when their guests and/or vendors arrive on site. These notifications can be received by email, text or push notifications, depending on the choices selected by the resident.
- Guest Entry Log – residents can view the history of guests granted access to the community under the resident's profile.
- Vehicle information – resident vehicle information is stored in the App and can be accessed by the resident to make sure the information and vehicles listed are correct.
- Vacation Notifications – Residents can place notifications in the App when they are away on vacation, etc., This will alert the guard on duty that you are on vacation when guests or vendors arrive, and the resident is away.
- Pet Information – residents may add information, photos, etc. concerning their pets to help find and identify them in the event they are ever lost in the community.

Residents can utilize the GateAccess.net App to log in their guests and vendors without having to call security. ***Please note that guests, vendors, or other visitors to whom access is granted via the website or App are still required to stop at the main gatehouse or the Oak Harbor gatehouse (during operating hours) and notify the guard of their arrival and show a photo ID (unless using the Fast Access system).***

3. Fast Access Guest Registration: Residents that wish to allow faster and easier entry to Grand Harbor for their guests and avoid having their guest stop at the gatehouse and show photo ID, access can be provided to the community via the **Gate Access Fast Access** system. Using the App, a resident can send **FastAccess Passes** to any guest or vendor. The Guest or vendor will receive a scannable QR code on their electronic device, cell phone, etc. The guest or vendor can gain access by scanning their QR code on their phone or electronic device at any of the kiosks located at the 4 entry points. They do not have to stop and display a photo ID to the guard.

What do I do If I have an Emergency, Role of Campus Security, Fire Department, Sheriff's Department?

For any life threatening or fire emergency, immediately call 911.

If time permits, also alert security at 772-567-3614.

First responders will be the Fire Department with paramedics and emergency vehicles and services. The Sheriff's Department will also respond to all 911 calls. If possible, explain the nature of the emergency on the 911 call.

Our campus security service is provided by St Moritz Security. They will assist first responders any way they can, but they are not trained to deal with medical emergencies or incidents where police assistance is needed.

Please, at any time you notice something unusual or suspicious, notify security at the main gate. If you witness a crime, a fire, or other type of emergency, please immediately call 911. If possible, after calling 911, please notify security as well.

What Does It Mean to be Designated an International Audubon Site?

Audubon International has certified the two Grand Harbor Golf courses as meeting their high standards and every five years they re-inspect to ensure their standards are being met. The Grand Harbor courses were the first to be certified in the county. GHCA residents enjoy the presence of abundant bird life, particularly in the many ponds managed by GHCA. The ponds are linked via underground pipes and connected to the estuary and Indian River Lagoon. Fish (and the occasional alligator) can easily migrate into the community where they attract a wide variety of birds. During the winter months we often see bald eagles, osprey, roseate spoonbills, and our distinctive white pelicans.

As part of the certification program, Audubon International provides support and evaluation in several areas: water conservation and quality; chemical reduction; site assessment and environmental planning; habitat management; and environmental outreach. Grand Harbor Audubon has partnered with GHCA to plant trees along the golf courses and they conduct guided bird walks in February and present educational programs throughout the season. They also created and maintain a Butterfly Garden and Native garden. For more information, visit: www.grandharboraudubon.org.

Feeding Wildlife in the Community: Residents often ask whether it is okay to feed the wildlife in our community. Unless your HOA has restrictions, it is perfectly fine to have a hanging feeder to attract songbirds. However, spreading seed or other feed on the ground to attract wildlife can be very harmful to animals and humans. The Egyptian Geese we often see marauding the golf courses and neighborhoods can be very aggressive, especially when protecting their young. And Sandhill Cranes have been known to attack their own reflections in sliding glass doors. So, the prudent thing is to be cautious and leave nature alone. Just enjoy watching our treasured wildlife in their natural state. Be an observer, not an intruder.

Reporting Injured Birds or Manatees: If you encounter an injured bird and would like to provide assistance we encourage you to call Florida Wildlife Hospital, which is in Palm Shores, 321-254-8843 or through their website: www.floridawildlifehospital.org.

What are Volunteer Opportunities with Charities on the GHCA Campus?

Many residents of Oak Harbor and Grand Harbor volunteer with charities based on the GHCA campus as well as over 150 non-profits providing various services off campus in Indian River County. Below is a list of charities

organized for Grand Harbor and Oak Harbor residents and providing services outside of GHCA. These charities are not formally connected to or managed by GHCA, the Grand Harbor Golf and Beach Club or the Oak Harbor club.

Grand Harbor Community Outreach Program (GHCOP): The mission of the Grand Harbor Outreach Program is to address the unmet needs of groups and individuals in health, education, and human services in Indian River County. GHCOP is an all-volunteer organization operating as a non-profit charity founded in 2001. Through a direct appeal to Grand Harbor Club members and community residents, solicitation of corporate sponsorships and hosting several major events, funds are raised which are distributed to over 30 local charities annually after careful evaluation by site review committees. Nearly 400 donors and volunteers support the activities of GHCOP. An active Board oversees all activities of GHCOP. [See: ghcop.org](http://ghcop.org).

Answer to Cancer: Answer to Cancer was started over 15 years ago by a group of Grand Harbor residents. Funds are raised from individual and corporate donations and a Golf event each spring. The Grand Harbor Answer to Cancer committee has grown to be one of the largest donors to the Scully-Welsh Cancer Center at the Cleveland Clinic Indian River Hospital. [See: answertocancer.info](http://answertocancer.info).

Indian River Habitat for Humanity, Grand Harbor Committee: Many GHCA residents volunteer to build Habitat homes and or to work at the Habitat thrift Re-Store. The Committee also raises funds from GHCA residents to assist in home construction or scholarships for Habitat residents. [See: irchabitat.org](http://irchabitat.org).

Grand Harbor Eagles Society of the Cleveland Clinic Indian River Foundation: Cleveland Clinic Indian River Foundation develops and sustains relationships with individuals and organizations to enroll them in the mission of the Hospital and encourage their financial support. GHCA residents make financial contributions to the Foundation and are invited to attend periodic update dinners on hospital and health care issues.

Grand Harbor Audubon is a registered charity with a mission to educate and motivate residents to embrace an active commitment to our natural environment including native plants, waterways, and wildlife, especially birds and butterflies. [See: grandharboraudubon.org](http://grandharboraudubon.org).

Are there Wild Animals in the Community I Need to be Concerned About?

Our Grand Harbor and Oak Harbor campus is built on habitat that once was home to many wildlife creatures. Some are still here, but in much fewer numbers. We may see them on walks around the campus or in our local neighborhoods or even around our homes. For your safety it is important to use caution when such wildlife is sighted or encountered. Some of the common wildlife in our community are listed below.

Alligators enter our community from the Indian River Lagoon through various access points and can be seen on occasion in our ponds and golf courses. Alligators have a natural fear of humans but if you encounter one close up, back away slowly. If you live on a pond and have a small animal pet, do not let it loose near the pond. Alligators have been known to attack these pets.

Bobcats and Florida Panthers inhabit our campus and can be seen occasionally at night. Bobcats are generally a little smaller and more common. Panthers are larger and very rare. Do not approach these animals and if in a close encounter, resist the urge to run. Make yourself look larger by raising your arms and or opening a jacket. Give the animal space to flee. Keep children and pets close at hand.

Black Racer Snake is a fairly common, black, slender and non-venomous snake which is harmless and often seen in neighborhoods and around homes. They like to bask on warm pavements. They help control the rodent population and will avoid humans. If found in your pool, use a long-handled pool skimmer to gently remove it.

Water Moccasins (Cottonmouths) Snakes are dark-colored, heavy bodied snakes seen occasionally on campus near water and even swimming pools. They are venomous and can inflict painful, even deadly bites. If found in your pool, do not attempt to remove it yourself; contact the Indian River Animal Control Division at 772-226-4799 to come to remove it.

Aggressive Birds such as Egyptian Geese and Sandhill Cranes tend to linger in the roadway and do not move very quickly out of the way of vehicles. They are very protective of their young and will attack if you get too close. Keep a good distance from these birds. Do not disturb their nests.

Turtles are common in our ponds and often seen crossing a roadway. If you encounter a hard-shell turtle in the roadway, you can give it time to cross or help it by picking it up in the middle of the shell and moving it in the direction it was going. If it is a soft-shell turtle, it may be a snapping turtle, it has a long neck that can reach back and bite. Use caution with snapping turtles.

Other wild animals should be avoided, including wild dogs, cats, foxes, skunks, otters, etc. They can inflict scratches or bites which require an expensive series of shots to protect against getting Rabies.

Mosquitos: The Indian River Mosquito Control District periodically sprays from a very low flying yellow airplane. No special precautions are necessary, just be aware of the low flying plane.

What is the Schedule for Pickup of Trash and Recyclables?

Thursday is the day for trash pickup. The gray bin is to be placed at the curb in front of the home the night before for early morning pickup.

Friday is the day for pickup of recycled items. These are to be placed in the blue bin and placed at the curb in front of the home the night before for early morning pickup. Items to be recycled include aluminum and tin cans, cardboard, plastics (#1-7 with caps kept on), paper including newspapers and magazines, glass bottles and jars. Items not to be recycled include plastic bags, Styrofoam, loose bottle caps, hoses or cords,

shredded paper, heavy metals, and tools. All other items are to be considered trash and placed in the appropriate bin.

Condos have separate areas set aside for management of trash and recyclables.

Waste Management is the company that collects trash and recyclables on the GHCA campus. Their phone number is 800-545-4560.

The Indian River County Convenience Center is located at 4901 41st Street. The hours are 7 am to 5 pm. This is the place to bring any bulk trash, cardboard, recyclables, and other oversize items such as old tires, paint, large metal items, etc.

What are the Permitted Hours and Days for Vendors to Work on Campus?

Vendors are allowed to work on campus from 7:00 am to 5:00 pm, Monday through Saturday. Emergency work can be scheduled as needed. All vendors need to have a bar code if performing routine work. One-off projects, quotes for work, etc. require the resident to notify the front gate to allow access.

What Should I know about Indian River County?

Indian River County is the 32nd largest county of 67 counties in Florida. With a population of about 168,000 in 2021 it is the 7th wealthiest county in Florida and the 87th wealthiest county in the US. Despite its wealth, there is a significant number of households that earn less than the poverty benchmark set by the government. The

county has a very active community of philanthropists and over 150 nonprofit charities providing assistance to the needy. Numerous volunteer and educational opportunities are available to residents.

The county seat is in Vero Beach. There are 3 cities, and two towns incorporated in the county with population as of 2025:

City of Sebastian	25, 703
City of Vero Beach	16,707
City of Fellsmere	4,916
Town of Indian River Shores	4,338
Town of Orchid	522

The economic base of the county relies on service providers. The five largest employers by employee count as of 2025 were:

School District of Indian River County	- 2,234
Cleveland Clinic Indian River Hospital	- 2,027
Indian River County (includes Constitutional offices)	- 1,455
Publix Supermarkets	- 1,380

As of Feb 2025, there were 120,932 registered voters with party identification as follows:

Republican	51%
Democrat	23%
NPA	21%
Other	5%

Florida State House District 34 includes Indian River County and Florida State Senate District 17 includes the county. US House Congressional District 8 includes the county. The county is governed by 5 County Commissioners elected to four-year terms. The Supervisor of Elections can be reached at 772-226-4700.

Grand Harbor and Oak Harbor are outside of the city limits of Vero Beach and in an unincorporated area of the county. GHCA registered voters do not vote on Vero Beach issues or for Vero Beach council members. GHCA registered voters do vote for county representatives and on county issues.

The county office complex is located at 1801 27th Street and has offices for:

- Property Tax office including Driver's Licenses and Motor Vehicle Registration
- Property Assessor
- Health Department
- County Elected Officials and County Chambers
- County Administrator and other County Department Offices

The county operates a Fire Department and Rescue Department with volunteers and a paid staff with stations spread across the county. The Sheriff's Department provides services in all unincorporated areas of the county, including Grand Harbor and Oak Harbor.

There are two hospital complexes in the county: Cleveland Clinic Indian River Hospital with 332 beds and Sebastian River Medical Center with 178 beds.

There are 5 post office locations in the county:

- Main office at 2050 13th Ave,
- Beach Side at 3320 Cardinal Drive
- Citrus Ridge at 8500 20th Street
- Tropic at 600 6th Avenue
- Wabasso at 8114 Route 1

The county has a rich and long history. Prior to 1821 it was part of the Spanish colony of East Florida. It went through several name changes but in 1925 it became known as Indian River County, named after the Indian River Lagoon. The county to the immediate north is Brevard County, home to Melbourne and the Kennedy Space Center. The county to the immediate south is St Lucie County and home to Ft Pierce and Port St Lucie.

Indian River County is part of the 3 county Atlantic coast known as the Treasure Coast named after a fleet of Spanish ships carrying gold and silver from the Caribbean back to Spain was destroyed by a hurricane along the coast in 1715. Treasures continue to be found, and some are on display at the McLarty Treasure Museum and Mel Fisher's Museum in the county.

The county has numerous cultural and educational sites including the Riverside Theatre complex, the Vero Beach Museum of Art, the main Library, an Arts District, Pelican Island National Wildlife Refuge, McKee Botanical Garden, the Performing Arts complex at the High School, and the Theatre Guild. There is a Vero Beach Opera Society, a Vero Beach Ballet program and various major orchestras that perform regularly in the county.

There are numerous recreational and park facilities operated by the City of Vero Beach, the county, and the state in Indian River County. The Environmental Learning Center operates a large teaching complex along the Indian River Lagoon. Pelican Island National Wildlife Refuge was established in 1903 by President Roosevelt and was the first National Wildlife Refuge in the country.

St. Sebastian River Preserve State Park, the Sebastian Inlet State Park along the Atlantic Ocean, the Round Island Riverside Park at the south end of the county, the Archie Carr National Wildlife Refuge along the Atlantic Ocean, and the Blue Cypress conservation area in the western part of the county are significant environmental and recreational sites in the county. The Indian River Land Trust owns and operates numerous land parcels along the lagoon and maintains a number of hiking trails. The county and City of Vero Beach also operate numerous life guarded and unguarded beaches along the ocean.

Indian River State College operates the Mueller campus in the county which provides a large selection of courses in many fields of interest and a four-year degree program. Nearly 20,000 students attend the college which is headquartered in Ft Pierce.

What Should I Know About the City of Vero Beach?

The City of Vero Beach is the second largest city in the county with a 2021 population of 16,707 (Sebastian has a larger population) and officially became a city in 1925. The boundaries of the city do not include Grand Harbor or Oak Harbor and thus, GHCA residents do not vote in Vero Beach elections.

The city owns the Vero Beach Airport, a former Naval air training station, numerous parks including Riverside Park, boat launch sites and Veterans Island where many holiday celebrations occur. Several life guarded beaches along the coast and two dog parks are managed by the city.

The city has several business/shopping districts including the Indian River Mall, downtown along Hwy 60 and 14th Ave, along US Hwy 1 and Beach Side along Ocean Blvd. Beach Side shopping includes many boutique shops

and restaurants and hotels. A public marina is managed by the city and is adjacent to the private Vero Beach Yacht Club along the Indian River Lagoon.

Pocahontas Park has a large Pickleball facility open to members, shuffleboard courts and the Citrus Museum. The county courthouse is located at 2000 16th Ave and the main city library is located at 1600 21st Street.

An Art District has many galleries and restaurants near and along 14th Ave in central Vero Beach.

What Should I Know About the Indian River Lagoon?

Often referred to as the Indian River, it is actually an estuary and lagoon. It is 156 miles long and starts north of Cape Canaveral and ends south at the Juniper Inlet in Palm Beach County. It can be narrow in some sections and as wide as 5 miles in others and has an average depth of 4 feet. A boating channel runs the entire length and is kept open by periodic dredging. The Lagoon runs along the entire coast of Indian River County. The Lagoon is one of the most biodiverse estuaries in the Northern Hemisphere and home to 2,100 species of plants and 2,300 species of animals. It has one of the most diverse bird populations in the US.

The Lagoon has brackish water produced from ocean saltwater coming from the five inlets along the Lagoon mixing with fresh water from creeks, rivers, and runoff from the mainland. The barrier island separates the Atlantic Ocean from the Lagoon. Lagoon water flows with the winds and is not driven by tidal conditions. The nearest boating access to the Atlantic Ocean from the Lagoon is the Sebastian Inlet.

Bottleneck Dolphins inhabit the Lagoon as do one third of the nation's Manatee population. The Lagoon acts as a Bull Shark nursery. Alligators are mostly in the fresh water which feeds the Lagoon.

Flora and Fauna are endangered in the Lagoon due to a sharp decline in seagrass because of the discharge into the Lagoon of sewer waste, nitrogen and phosphorus. Recent state and local legislation and active volunteer efforts have begun to improve the health of the Lagoon.

The Lagoon accounts for an important part of the economy for communities along its 156-mile stretch. Fishing, boating, and recreation activities are an important source of employment along the Lagoon. Swimming in the Lagoon is not recommended.

Islands are common in the Lagoon and are both natural and manmade ("Spoil Islands") as a byproduct of channel dredging to promote recreational boating and keeping the inter-coastal waterway open to boating. Some of the spoil islands have camping sites but most are overgrown with invasive fauna.

Fun Trivia to Know

- The Florida population is over 21 million and is the third largest in the US, behind California and Texas
- The Florida State Bird is the Northern Mockingbird
- The Florida State Animal is the Florida Panther
- The Florida Flower is the Orange Blossom
- Grapefruit is Indian River County's largest citrus crop and is shipped all around the world
- There are more than 2,000 working cowboys in the state
- Florida has the largest beef herd east of the Mississippi, and the 12th largest in the US



ALLIGATOR



SANDHILL CRANE



PAINTED TURTLE



BOBCAT



WATER MOCCASIN



BLACK RACER SNAKE



WHITE PELICAN



OSPREY



ROSEATE SPOONBILL



GREAT BLUE HERON



GREAT EGRET



BALD EAGLE