

Waterford Crossing Homeowners Association



Hot topics & Guidelines to most frequently asked questions

The primary purpose of the Waterford Crossings Homeowners Association is to build community and ensure the best quality of life for all homeowners while maintaining and enhancing property values through enforcing the covenants and maintenance of the association common areas

Dear Homeowner;

On behalf of the Waterford Crossing Homeowners Association Board we have created this document to assist you with common questions and regulation standards that are often asked of us. We would also like to thank all of you in your efforts to keep Waterford Crossing a desired neighborhood. As you have already noticed a house within our development does not stay on the market long and we feel this is a direct result of the pride our families take within their homes and yards.

We understand that we now have new families that have moved into our development and many others may have displaced their governing documents.

To help you, we have created this brief document to touch upon some key areas of interest for all new homeowners. This document is not designed to replace or substitute for the Waterford Crossing Homeowners Association governing documents rather providing a simple summary. All homeowners should be given the opportunity to read and understand the governing documents prior to moving into the Waterford Crossing HOA, and each homeowner has the responsibility to honor the provisions of these documents.

Why Waterford Crossing HOA?

Waterford Crossing Homeowners Association was created by the Developer as a formal legal entity to maintain common areas of the Association and ensure quality and value of properties within the neighborhood. As a legal authority, the HOA is deemed to enact and enforce maintenance and design standards in addition to the standards established by the city.

Covenants

Waterford Crossing is a covenant-controlled community. It is incumbent upon all homeowners to read and comply with the dedicatory documents of the association called the Declaration, Covenants, Conditions & Restrictions (DCCR's). By accepting title to your home one automatically accepts responsibility to abide by these covenants. The dedicatory documents can be found in your closing papers or on our website in the Documents Library at Waterford Crossing HOA.com.

The association operates via a volunteer Board of Directors who oversees the development. Due to residing within Waterford Crossing we residents are bound by the rules and regulations set forth in the dedicatory documents. Should a violation of these documents occur a homeowner will receive a written notice of the covenant violation with proper timeframe to resolve the issue. Should a violation go unresolved a fine may be assessed.

Fines are intended to target covenant infractions that have a direct correlation to home values and consistency of architecture. It is not the desire of the Board to fine a homeowner, however, violations which affect property values and/or neighborhood appearance must be resolved in a timely manner. The fines are in place to provide motivation to resolve the issue, not as a punishment. Information regarding fines can be found on the website or by contacting Waterford Crossing HOA Board via email or written correspondence.

HOA Annual Assessments

Each homeowner, not the bank or mortgage company is responsible for paying the annual assessment, also known as dues and/or fees, of \$125 due January 1st of each year and payable by April 30. Dues notices will be mailed in mid to late January. More specific information can be found on the dues bill.

HOA Communications

Waterford Crossing HOA produces an association newsletter at least yearly each year. At times a special edition may be published. Newsletters include vital & current topics of interest, upcoming community events, community policing info, and other relevant information. We use the newsletter, our website, and emails to communicate with homeowners. **If you wish to receive correspondence by email please provide your email information to us via our email: waterfordcrossingsassoc@yahoo.com** Please know your email will not be shared with outside parties.

Waterford Crossings Board of Directors

The operation of your homeowner's association is governed by an active volunteer Board of Directors. The Board currently (Jan 2018), consists of three homeowners of the Association. The Board of Directors is elected by the community to oversee the daily functions and financial responsibilities of the Association. The Board is also responsible for maintaining members' compliance with the established dedicatory documents of the Association. They have specific provisions regarding what can and cannot be done on members properties. It is imperative that members take the time to read through the dedicatory documents you receive during the home purchase process. These are commonly available in your closing papers. Copies are also available in the documents library on our website: waterfordcrossinghomeownersassociationgraffon.yolasite.com.

The dedicatory documents initially set up by the Developer at the inception of the Association and recorded with the Lorain County Clerk's office state the Boards' primary duty is to preserve the integrity of the development and maintain the appearance of the neighborhood by managing the following:

1. Provide financial management and neighborhood planning
2. Common area maintenance and repairs
3. Provide architectural change/improvement guidance
4. Oversee the enforcement of the Declaration of Covenants, Conditions & Restrictions, and subsequent Amendments

Included with this letter is a series of pages with helpful information that will benefit you in being introduced to the association, explaining your part as a member, and sharing valuable information on the rules and regulations that are applicable to all members which may prove helpful in the future. Please take a moment to look it over and let us know if you have any questions. We will be happy to answer your questions. Again, welcome to your new home and your new community.

Sincerely,

Waterford Crossing Homeowners Association Board

Current Board Members:

President: Sharon Novak

Vice-President: Richard (Rick) Paul

Treasurer: Liz Schneider

The residents only may assume positions of responsibility as officers, directors and committee.

Waterford Crossing Homeowners Association At-A-Glance

<p>Covenant Information</p>	<p>Copies of the legal dedicatory documents for Waterford Crossing HOA: -</p> <ul style="list-style-type: none"> ● Declaration, Covenants, Conditions & Restrictions - ● Amendments 1, 2, 3 & 4 <p>Located in your closing papers and the Documents Library on the association website, waterfordcrossinghomeownersassociationgrafton.yolasite.com</p>
<p>Architectural Control Committee</p>	<ul style="list-style-type: none"> ● All modifications to the exterior of your property, including painting, fences & landscaping must be submitted and approved by WCHA prior to beginning the project. ● Forms for submitting requests for approval can be found in the Documents Library on the website, waterfordcrossinghomeownersassociationgrafton.yolasite.com.
<p>Annual Assessments (Dues, Fees)</p>	<ul style="list-style-type: none"> ● As of January 1, 2014, annual assessments (also called dues & fees) are \$125 per year. ● Annual assessments are due January 1st of each year payable by April 30. ● Payments are to be made in care of WCHA to: PO Box 24, Grafton, Ohio 44044
<p>Meetings</p>	<ul style="list-style-type: none"> ● Currently WCHA holds only one annual meeting ● Notices are mailed in sufficient advance by the Board to ensure your attendance ● Each homeowner is encouraged to attend the annual meeting. ● Annual meetings are normally held in the Fall
<p>Deed Restriction Violations (DVR)</p>	<ul style="list-style-type: none"> ● To report a deed restriction violation within the association, please submit your inquiry to the Board. ● Contact us using our email address: waterfordcrossingsassoc@yahoo.com ● All inquiries will be evaluated and addressed for review and subsequent resolution. DVR reporting will not be disclosed to the offending resident.
<p>Contacting the HOA Board</p>	<ul style="list-style-type: none"> ● Mailing address: P O Box 24, Grafton, Ohio 44044 ● Email: waterfordcrossingsassoc@yahoo.com

Parking	<ul style="list-style-type: none"> ● No RV's, boats and/or utility trailers may be parked in ones driveway or in the street unless in use and parking is only momentarily ● Guest parking on the street is allowed on a temporary basis as long as street traffic is not impeded
Common Areas & Grounds Maintenance	<ul style="list-style-type: none"> ● WCHA is responsible for maintaining the lawns, trees, shrubs and other plantings located in the common areas of the HOA. ● This includes the entrance and greenspace. ● If issues arise within one of these areas please submit an inquiry to us at our email address.
Trash Pickup (city service included in your electric, sewer, and water bill)	<ul style="list-style-type: none"> ● The Village of Grafton contracts with Republic Waste to pick up household garbage within Waterford Crossing every Friday. The HOA supports the ordinance that allows for homeowners to place trash receptacles by the curb on the evening prior to collection after 5PM and removing from the curb within 12 hours after collection . ● Bulk trash may be placed outside of the can the first Friday of each month. ● For further details go to www.villageofgrafton.org
Schools	<p>These schools are specific to residents of Waterford Crossing</p> <ul style="list-style-type: none"> ● Grades K-4: Midview North and/or West Elementary ● Grades 5-6: Midview East Intermediate ● Grades 7-8: Midview Middle School ● Grades 9-12: Midview High School
Important Numbers	<ul style="list-style-type: none"> ● City Hall:440-926-2401 ● Grafton Water Dept: 440-926-1093 ● Grafton Police Dept, non-emergency: 440-926-2662 - You may request extended vacation/absence extra patrols- contact the Village. ● Grafton Fire/EMS Dept, non-emergency: 440-926-2075 <p>If you have an emergency, please dial 911</p>