

WELCOME TO

THE

WATERFORD

HOMEOWNERS ASSOCIATION

HOMEOWNERS HANDBOOK
Updated November 1, 2017

PREPARED BY

The Board of Trustees
Waterford HOMEOWNERS Association, Inc.
P. O. Box 62934
Cincinnati, OH 45262
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Dear Homeowner:

On behalf of the Waterford Homeowners Association Board of Trustees, we wish to congratulate you on your choice of Waterford as the place to make your home.

We are pleased to be able to present you with this "Homeowners Handbook," which has been prepared to provide you with helpful information and acquaint you with the procedures, regulations and policies instituted by the Board of Trustees.

If we can answer questions or help solve problems that you might have with matters that pertain to the operation of your Homeowners Association, please write to or email:

**Board of Trustees
P. O. Box 62934
Cincinnati, OH 45262
Email---WaterfordHOASharonville@gmail.com**

Also, please feel free to call members of the Board of Trustees at the telephone numbers provided on the Waterford Website--- <http://waterfordhoasharonville.com>

Sincerely,

Board of Trustees
Waterford Homeowners Association February 9, 2018

WHAT IS A HOMEOWNERS ASSOCIATION?

The concept of homeowners associations was born when developers began building communities around a commonly owned piece of land. The responsibility of maintaining the commonly owned property is not left to the developer, but to the homeowners. Thus, a homeowners association is formed. A member (household) in the association is a homebuyer in the community, who by property deed automatically becomes a member. Each member (household) has a voice and vote in the affairs of the association. These votes are cast during annual or special meetings of the general membership.

The Waterford Homeowners Association is incorporated and is a non-profit organization. Each member (household) is subject to a charge (assessment) for a proportionate share of expenses for maintenance of the common property and for support of other necessary expenses of the organization.

WHAT DOES IT DO?

The major responsibility of the association is to protect the investment and enhance the value of the property owned by the members. This is done by providing for the physical maintenance and operation of the shared property and meeting all applicable laws and regulations as required.

The association has other responsibilities too, such as enforcing the master regulations, architectural control, and setting up an effective communication system among members.

In order to assure the homeowners of a well-run organization, a professional management firm may be retained as an integral part of the operation of the association. Professional management may help ensure that the association functions as a viable business organization, protecting the homeowners' valuable investment. The management staff may coordinate and supervise the maintenance, financial and architectural facets of the association as required by the Board of Trustees.

THE HOMEOWNERS ASSOCIATION IS A BUSINESS

No matter what role you play in the association, one thing is certain - you will want it to operate as smoothly and efficiently as possible. The most important thing to remember about a community association is that it is a business. To be successful, it must be operated like one.

DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS AND LIENS

When the developer plans a project, he develops a set of legal documents, which establishes the community association, governs its operation and provides rules for use of all properties in the community. The legal documents consist of the following:

- **Declaration of Covenants**

The Declaration details each owner's property rights and the conditions for use of the property, as well as the rights and obligations as a member of the association. The master regulations are important rules in your day-to-day living. They are set up to make the sharing of property convenient and easy for you and all others involved, and not to make things difficult.

- **Articles of Incorporation**

Establishes the association as a corporation in the State of Ohio and outline its purpose, structure and powers.

- **By-Laws**

The By-Laws delineates the meeting process, election procedures, powers and duties of the Board of Trustees, board meetings, committees, insurance requirements and limited use restrictions.

DISCLAIMER AND REFERRAL TO DOCUMENTS

This Handbook has been designed to familiarize owners with the Waterford Homeowners Association, management, and policies and procedures. A fuller and more comprehensive reference to any item concerning Waterford can be found in the Declaration of Covenants, Articles of Incorporation and By-Laws issued to all owners at the time they take title to their home.

In the case of any conflict between this Handbook and the Declaration of Covenants, Articles of Incorporation and By-Laws, the Declaration of Covenants, Articles of Incorporation and By-Laws shall control in that order.

A copy of the Declaration of Covenants can be obtained at the Association's **website <http://waterfordhoasharonville.com>**

PURPOSE OF THE BOARD OF TRUSTEES

The purpose of the Board of Trustees is to allow for elected representatives of all owners/members, to set forth and administer policies and procedures and to make managerial decisions affecting the operation and maintenance of Association business and all commonly held real property.

The members of the Board of Trustees, being duly appointed and/or elected, are recognized by the State of Ohio as officers of the Corporation (Waterford Homeowners Association, Inc.) and have the authority to enter into contractual obligations, carry out and enforce all provisions of the Declaration of Covenants, Articles of Incorporation and Bylaws, and may assign such responsibilities as deemed appropriate to a managing agent.

Some of the responsibilities of your Board of Trustees:

- Establish the policies and regulations that govern the Association
- Prescribe and supervise the duties of a managing agent (or perform these duties when a managing agent is not present).
- Approve the operating budget and all expenditures made by the Association
- Set the amount of the annual assessment
- Enforce architectural control
- Maintain the common areas, recreational facilities and structures located on common property
- Ensure that all laws and regulations of the United States, State of Ohio; Hamilton County, Ohio; Blue Ash, Ohio; and Sharonville, Ohio are followed as required pertaining to the operation of the Waterford Homeowners Assn.

DUTIES OF THE OFFICERS

PRESIDENT The President shall preside at all meetings of the Board of Trustees, shall see that orders and resolutions of the Board are carried out, and shall act as Chief Executive Officer

VICE PRESIDENT The Vice President shall act in the place and stead of the President in the event of his/her absence or inability or refusal to act, and shall exercise and discharge such other duties as may be required of him/her by the Board.

SECRETARY The Secretary shall record the votes and keep the minutes of all meetings and proceedings of the Board and of the Members; serve notice of meetings of the Board and of the Members; keep appropriate current records showing the Members of the Association together with their addresses; and shall perform such other duties as required by the Board. (All of these duties may be delegated to a managing agent as per the authority of the Board of Trustees).

TREASURER The Treasurer shall receive and deposit in the appropriate bank or savings and loan account all monies of the Association and shall disburse such funds as directed by the resolution of the Board of Trustees; keep proper books of accounts; prepare an annual budget and a statement of income and expenditures to be presented to the Members at its regular annual meeting; and deliver a copy of each to the members. (All of these duties may be delegated to a managing agent as per the authority of the Board of Trustees).

MEMBER AT LARGE The member at large shall perform any duties or activities designated by the Board, in pursuit of duties on behalf of the Waterford Association.

**REFERENCE: WATERFORD DECLARATION OF COVENANTS-
SECTION 4.1**

BOARD OF TRUSTEES MEETINGS

The Board of Trustees meets on a regular basis. Homeowners are welcome to attend the meetings and can call or e-mail the Board of Trustees to find out when meetings are scheduled.

Board of Trustees meetings are business meetings of the association. At these business meetings, members of the Board have a great deal of information to cover including reviewing minutes of the previous meeting, the Association's financial statements, work order reports, correspondence, specifications, contracts, budgets, policies, etc. There will be an opportunity at the end of each "business" meeting for owners to ask the Board any questions.

If you would like the Board to consider an item of business, such as a request or complaint, you must submit a written request, which will be placed on the Board's agenda for consideration at the meeting. Your written request should include all of the information necessary for the Board to take action or make a decision. Written requests, concerns, complaints, etc., must be received by the Board of Trustees or designated managing agent via mail, facsimile or e-mail seven (7) days prior to the scheduled meeting to be included on the agenda.

Routine association questions, comments or complaints should be addressed to a member of the Board outside the scope of the meetings.

ANNUAL MEETING

Each homeowner holds a share in all common areas and automatically becomes a voting member in the association. An owner must be paid current with his/her association fee to have voting privileges. The Association shall be managed by a Board of five (5) Trustees who need not be members of the Association.

The Waterford Homeowners Association holds its annual meeting around the first Monday in March at 7:30 p.m., in accordance with Declaration, Article III, Section 3.3. The primary purpose of the meeting is to elect members to serve a one-year term of office.

Notice of the annual meeting will be given fifteen (15) to thirty (30) days in advance of the meeting.

The order of business at association meetings will typically be as follows:

1. Call Meeting to Order
2. Proof of Notice of Meeting or Waiver of Notice
3. Approval of Minutes
4. Reports of Officers
5. Election of Board (when appropriate)
6. Unfinished and/or Old Business
7. New Business
8. Adjournment

VOTING BY PROXY

Owners who cannot attend an association meeting may designate a member to carry their proxy or assign their proxy to be voted by the Board. A proxy is a document by which one person either casts his/her votes in advance or authorizes another to vote in his/her place. This person can be another owner or member who can be entrusted to vote in the owner's best interest. Proxies must be in writing and forms will be available from the Board of Trustees for this purpose. An owner who submitted a proxy can request that it be cancelled if he/she attends the meeting.

MANAGING AGENT

The Managing Company for Waterford Homeowners Association, Inc. is hired by and responsible to, the Board of Trustees for carrying out the day-to-day operations of all Association business and commonly held real property.

The Managing Company has specific authorization and obligations as contained within the management contract. The management contract will generally run for a period of one to three years.

At this time, 2018, Waterford Homeowners Assn. is self managed by the Board of Trustees

MAINTENANCE PROCEDURES

Common Areas – Includes all portions of the association property that is owned by all members of the association collectively. The responsibility for maintaining, repairing or replacing is borne by the association, and the annual assessment paid by each homeowner covers those expenses.

Daily, weekly and periodic building maintenance and operations are normally handled by the staff under the direction and supervision of the Management Company according to the guidelines established by the Board of Trustees. The exceptions to this are those services needed to be performed by professional contractors or companies specializing in the area of expertise required. In some instances, outside contractors may also be used for jobs.

When a particular need for service requires the use of outside contractors or companies, a bidding process is generally used whereby job specifications are written and a minimum of three contractors is solicited to submit bids by a specified deadline. Also the number of bids solicited may be reduced based on a bidders passed performance for similar work for the Board of Trustees, or the specialized nature of the work required. The bids are reviewed by the Board of Trustees or management company and if over the predetermined spending limits, the bids will be further evaluated by the members of the Board for review, discussion and a vote to determine the bid deemed to be the more desirable from the standpoint of qualifications, reputation, timely completion dates, adequate insurance coverages and other pertinent factors.

Following is a brief description of various building services and the method by which they are normally performed within the Waterford subdivision.

Grounds Care – Lawn and shrub areas are maintained during spring and summer months by an independent landscape maintenance company. The contract is typically awarded yearly and the work is performed according to the terms and specifications of the contract.

Pool Area - The opening and closing, as well as the daily maintenance of the pool facilities, are typically handled by an independent contractor, members of the Board of Trustees and/or employees of the management company. Any major repair or replacement would be contracted out as needed.

Trash Removal - Trash removal is handled by the following municipalities:

Waterford Forest – The City of Blue Ash

Waterford – The City of Sharonville

WATERFORD HOMEOWNERS ASSOCIATION BUDGET EXPLANATION

Each year the Board of Trustees adopts an operating budget for the next year's anticipated operation. Based on the adopted budget, the Board of Trustees is also responsible for establishing the annual assessment. The budget includes the projected cost to cover expenses such as landscaping, pool maintenance, administrative costs, insurance and reserves for replacement and unexpected repairs. Monies are set aside in a reserve fund in anticipation of future expenses such as pavilion painting, roof replacement and pool repairs, just to name a few.

Annual assessments are due in January of each year. Invoices are mailed in December. Waterford Homeowners Association is a non-profit organization with assessments being the primary revenue. Therefore, it is essential that annual fees be paid on time.

Please note that past due assessments are addressed in accordance with the Declaration of Covenants and the adopted collection policy.

Following is an explanation of the expense categories included in the annual operating budget:

BUILDING MAINTENANCE

Estimated cost to complete routine maintenance and repairs of the Association's common areas including the irrigation system opening and winterization as well as miscellaneous repairs to the common areas not covered by reserves.

COMMON UTILITIES

Projected annual cost for the common area electric.

INSURANCE

Estimated cost of liability, casualty, Directors and Officers, and excess umbrella insurance coverage.

LANDSCAPE MAINTENANCE AND MATERIALS

- Landscape Maintenance
- Tree/Shrub Trimming
- Tree/Shrub Applications
- Lawn Fertilization
- Flowers
- Miscellaneous Landscape

LEGAL AND ACCOUNTING

Cost to complete tax return, collection expenses and other appropriate legal expenses.

MANAGEMENT FEE

Cost to provide management services, as required.

POOL CHEMICALS AND SUPPLIES

Cost includes supplies purchased during pool season, including chlorine, cleaning supplies, etc.

POOL MAINTENANCE & REPAIRS

Cost to provide pool maintenance services including opening and closing; plumbing, filter and pump repairs; daily cleaning and chemical monitoring for 101 days. Also includes winter pool maintenance.

POSTAGE/PRINTING/SUPPLIES

Newsletters, correspondence, invoicing, supplies, stationary, bank fees and miscellaneous supplies.

RESERVES FOR REPLACEMENT AND REPAIRS

See Reserves.

WATER/SEWER

Estimated cost for water/sewer for pool and irrigation system.

A copy of the annual budget is presented at the Board of Trustees annual meeting.

RESERVES FOR REPLACEMENT AND REPAIRS

The reserve account is the Association's way of setting aside money for future repairs and replacements. Each year a certain part of your Homeowners Assessment fee is set aside in a special interest bearing account to plan for the replacement and repair of the common area. This helps to protect and preserve property values. This then, is naturally included in the overall budget for the Association.

Your ability to sell your home can be influenced by the adequacy of, or non-existence of reserves set aside by the Association. Primary lenders consider reserves for future needs a key part of a good financial policy and can consequently be more receptive to lending money in communities with a good, established reserve account policy. Reserves directly affect the resale value of homes in associations.

WATERFORD HOMEOWNERS ASSOCIATION, INC. ASSESSMENT COLLECTION POLICY

Assessments are levied in accordance with the Declaration of Covenants, Conditions, Restrictions, Easements and Liens for the purpose of preserving, protecting and promoting the physical and environmental qualities of the Waterford Subdivision. It is important for the fiscal soundness of the Association that the annual assessment be paid promptly.

In the event of a delinquency, the following actions will be taken consistent with the responsibilities inherent in the Declaration, to which each homeowner agreed to be bound upon with the purchase of the property:

The Board of Directors fixes the amount of the general assessment and makes a reasonable effort to fix this amount in advance by December 1 of each year. By December 15 of each year, the Board sends a written notice of the assessment to each owner. The assessment automatically becomes a lien on each lot on January 1 of each year. Individual and special assessments may also be fixed by the Board, which becomes a lien on the lots on the date the Board mails written notices of such assessment to the owners.

- A. FIRST NOTICE** Mailed on the 31st of January to any homeowner who has not paid the annual assessment. Mailed on the **thirtieth (30th) day** after any individual or special assessment is due to any homeowner who has not paid that assessment.
- B. LATE FEE** The Association will charge interest on any unpaid assessment at the rate of **12% per annum**.
- C. FINAL NOTICE** Mailed on the 5th of the month to any homeowner who is **sixty (60) days** or more delinquent. This notice requires **full payment within ten (10) days** from the date of the notice, or the association's attorney of record, **with no further notice, will record a lien against said unit.**
- D. FORECLOSURE** **Any lien remaining unpaid for thirty (30) days may be foreclosed in legal action by the Board of Directors.**
- The homeowner will be responsible for all such legal, administrative and collection expenses.**

**REFERENCE: WATERFORD DECLARATION OF COVENANTS-
SECTIONS 5.1 THRU 5.10**

ARCHITECTURAL CONTROL GUIDELINES

The Association has been charged with the responsibility of maintaining the aesthetic and architectural character of your community.

Any owner desiring to make any exterior change, improvement or addition (including any change in color) must obtain approval for the change or improvement from the Board of Trustees. All applications will be considered on an individual basis, and all reasons presented for the improvements will be weighed and evaluated based on the following:

1. The harmony of external design and location in relation to surrounding buildings in the community.
2. The recognition of future maintenance problems or expenditures the improvement might cause the association.
3. Adherence to guidelines established in the Declaration.

The procedure is as follows:

Submit to the Waterford Homeowners Association Inc, a complete description of the improvement with a scale drawing, photograph or picture specification, as necessary, and attach to a completed improvement application. Our mailing address is WATERFORD HOMEOWNERS ASSOCIATION, INC., P.O. BOX 62934, CINCINNATI, OHIO 45262.

1. **You may also submit the improvement application via the Waterford Homeowner's Assn. website at <http://waterfordhoasharonville.com>.**
2. The Board will review the application at its next scheduled meeting, and the application will be approved, disapproved or additional or alternative recommendations for the improvement will be suggested. The owner will receive a copy and notice of this decision in a timely manner.
3. The owner is responsible for maintenance, repair and/or replacement for any change or improvement made by the owner.
4. Unauthorized changes or improvements must be removed or restored to their original condition at the discretion of the Board and at the expense of the owner.

THE PURPOSE OF ARCHITECTURAL CONTROL APPROVAL IS NOT TO DISCOURAGE IMPROVEMENTS BUT TO CONTROL THE NATURE OF IMPROVEMENTS TO THOSE THAT ENHANCE THE VALUE AND CONFORM TO THE OVERALL AESTHETIC APPEARANCE OF THE ASSOCIATION. THIS CONTROL SHOULD BE LOOKED UPON AS A PROTECTION OF YOUR INVESTMENT.

WATERFORD IMPROVEMENT APPLICATION

WHEN DO YOU FILE AN IMPROVEMENT APPLICATION?

THIS APPLICATION CAN BE FILED ONLINE AT THE WATERFORD WEBSITE

An application form must be submitted for any construction or addition to the exterior of your home or grounds. If in doubt about your particular project, contact a Board Member (see the attached listing).

WHAT IS THE OBJECT OF THIS FORM?

The object of requiring a homeowner to file an Improvement Application with the Board is two-fold:

1. To ensure that your planned improvement conforms to the association's Declaration, enhances the beauty of the community, maintains the architectural harmony of the community, and in no way inconveniences your fellow homeowners.
2. To enable the association to determine what information and assistance it can give in order to expedite completion of your planned improvement.

DATE: _____ DAYTIME PHONE: _____

NAME: _____ ADDRESS: _____

EMAIL ADDRESS: _____ OWNER? ____ YES ____ NO

TYPE AND NATURE OF REQUESTED IMPROVEMENT: _____

LOCATION: _____ APPROXIMATE COST: _____

DIMENSIONS: _____ COLOR: _____

SUPPLIES: _____

ANTICIPATED COMPLETION DATE: _____

(A SCALE DRAWING SHOWING THE EXACT LOCATION AND DIMENSIONS OF THE IMPROVEMENT MUST BE ATTACHED TO THIS APPLICATION.)

I understand the rules concerning the proposed improvement. This improvement in no way encroaches on a neighbor's limited common area or common ground. I agree to abide by the rules established by the association and will be solely liable for any upkeep required by the construction of this improvement. I further agree to obtain all licenses and/or building permits and to meet all legal requirements for building codes.

SIGNATURE _____ **DATE** _____

.....
(FOR ASSOCIATION USE ONLY)

Date approved: _____ Received by: _____

Special details or provisions for approval:

SUBMIT TO WATERFORDHOASHARONVILLE@GMAIL.COM OR ONLINE OR TO A BOARD MEMBER

RULES AND REGULATIONS

1. House pets (dogs, cats, caged birds) may be kept provided such pets are not kept, bred or maintained for commercial purposes.
2. No burning of any trash shall be permitted on the property.
3. No commercial vehicles, trailers, trucks, motorcycles, camp trucks, house trailers, boats or the like shall be kept or used on the property unless it is totally enclosed within a living unit or garage so it is not visible from the outside.
4. No junk vehicle, inoperative or unlicensed motor vehicle, structure of a temporary character (mobile home, tent, etc.) shall be kept or used on the property, except in emergencies, nor shall the repair or extraordinary maintenance of an automobile or other vehicle be carried out on any lot.
5. Trash and garbage containers shall not be permitted to remain in the public view except on days of trash collection.
6. No sound hardwood trees shall be removed from the property without written approval of the Association.
7. No signs shall be erected, posted or displayed, except street and identification signs installed by the association or developer, and one temporary real estate sign advertising for sale or rent. The area for the sign shall not exceed six square feet per lot.
8. No outside television or radio antennas shall be maintained on any lot.

ADOPTED MARCH 31, 1997: "Whereas, the FCC adopted order 96-238, regulating restrictions placed upon the reception of direct broadcast satellite services, and whereas, said order is applicable to homeowners association covenants and rules, and whereas, it is the intent of this Board to comply with said order, but in the least invasive manner possible, now, therefore, it is hereby resolved:

- A. Article IX Use Restrictions, Section 9.3 (1) Prohibited Uses of the Waterford Homeowners Association Declaration of Covenants, Restrictions, Easements, and Liens, shall not be interpreted so as to restrict the installation maintenance, or use of an antenna that is designed to receive direct broadcast satellite service, including direct to home satellite services, that is eighteen (18) inches or less in diameter.
- B. Any homeowner who is interested in installing a satellite dish must submit an improvement application and receive approval prior to installation. All existing covenants and rules governing the

installation and placement of such devices, which do not conflict with FCC order 96-328, must be observed.

9. No vegetable garden shall be larger than 12' x 15' and must be maintained so as not to be unsightly.
10. No homeowner should store more than two cords of firewood on his/her lot, and the firewood should be neatly stacked and free of debris.
11. No aboveground swimming pools are permitted and all in-ground pools are permitted but must be approved before installation. (Please note that pools, including hot tubs, must be drained into the street and not into the yard).
12. Swing sets and similar yard equipment may not be placed on any lot without prior approval from the Association.
13. No fence shall be installed other than a split rail fence which the Association must first approve prior to installation. (Note: The Board of Trustees at their June 30, 2003 meeting, voted to allow "privacy fences" around the perimeter of Waterford, although not within the Community. The maximum height requirement of the fence is 6'. The Association must first approve the fence prior to installation).
14. No tennis court shall be permitted on any lot.
15. Mailboxes shall be black galvanized steel rural mailboxes, medium model 1-1/2', mounted on a 4 x 4 rough sawn post or such other uniform design approved by the association.
16. Basketball goals are acceptable as long as the backboard is perpendicular to the street (if it is visible from the street), and must not break the plane of the front of the house. The "front plane" of the house is defined as that area directly in the front of the house (including garage) and extending to the street. Basketball goals may not be affixed to any part of the house or attachments to said structure.

Adopted January 12, 1998: Portable (but not permanent) basketball goals, which are periodically moved, will be permitted in the front plane of a house where there is an inherent danger of the goal tipping over when placed sideways on the driveway.

17. A compost bin may be constructed and maintained on any lot providing compliance with the following guidelines:
 - a) Only one compost bin may be constructed per lot.
 - b) The bin must not exceed 4' wide x 4' high x 12' long.

- c) The bin must be placed behind the rear plane of the house and must not interfere with the enjoyment or use of adjoining lots. The bin must also not interfere with existing drainage.
- d) The compost bin must be maintained so that it does not produce noxious odors or attract rodents, insects or other animals, or create a nuisance of any kind.
- e) Application for approval of a compost bin must be submitted on an improvement application to the Board of Directors. The application should include plans, type and color of construction material and a sketch showing the proposed location on the property.
- f) The plans, specifications and location on the lot will be presented to the Board for approval by the Architectural Review Committee. Changes to the plan, such as proper landscape screening, may be required by the Committee.

NOTE: As a condition of approval, the Board reserves the right to rescind approval and require removal of the compost bin if the above conditions are not in compliance.

18. The Board of Trustees, at its June 30, 2003 meeting, approved certain "Rubbermaid" or comparable storage containers provided they meet the specifications and match the approved model numbers approved by the association. The Board agreed that the container must be flush with the rear of the house if it exceeds 36" in height. In addition, the height plus width plus length must not exceed 150 inches. The container must also be placed on the deck or patio if not flush with the rear of the house.

With prior approval, the homeowner can purchase one of the following Board-approved Rubbermaid model numbers (homeowners may also buy comparable bins provided they meet the same criteria):

- ❖ 3743
- ❖ 3747-01-714
- ❖ 3748-01-714
- ❖ 3753-01-714
- ❖ 3764-01-907

PICTURES AND DIMENSIONS OF THE ABOVE CONTAINERS CAN BE FOUND ON PAGES 27 THRU 29.

WATERFORD HOMEOWNERS ASSOCIATION POOL RULES

The Waterford Homeowners Association Swimming Pool is open from Memorial Weekend until Labor Day.

Pool rules are distributed to homeowners each year prior to pool opening and are also posted on the Pavilion bulletin board.

These rules are for your safety and swimming pleasure. It is the responsibility of each member to see that these rules are enforced in order that a safe pool area is maintained for the use and recreation of all concerned. The Board of Directors has the right to suspend the membership and pool privileges of any member abusing these rules or creating a safety hazard. Please report any infractions to the Board of Trustees..

GRIEVANCE PROCEDURE

Most of us try not to encroach on our neighbors' rights and privileges and to treat others as we would like to be treated. However, as a homeowner in Waterford you have the right that the existing rules be followed.

If you believe there is an issue that you have not been able to resolve in any other way, you may use the form below to report it to the Board of Directors. The Board is powerless to do anything substantial without written documentation.

Note: The Board reserves the right to address matters pertaining only to the Waterford Covenants. The Board has no jurisdiction over any governmental laws, private legal issues, or personal issues and may choose not to intervene.

THE HOMEOWNERS RESPONSIBILITIES

The homeowner must first try to resolve the issue by discussion with the offending party. If not resolved:

1. Complete the grievance form (including steps you have already taken toward a reasonable solution and your suggested solution to the problem).
2. Return by regular mail or email the completed form to:

Board of Trustees
Waterford Homeowners Association, Inc.
P. O. Box 62943
Cincinnati, OH 45262
WaterfordHOASharonville@gmail.com

THE BOARD OF TRUSTEES RESPONSIBILITIES

The following steps will be taken by the Board of Trustees, as necessary, to resolve the complaint:

1. A letter will be sent to the offending party.
2. If there is no resolution, a second letter will be sent.
3. If the problem or complaint is still not resolved, the issue will be brought before the Board of Trustees and recommendations will be made to alleviate the problem.

GRIEVANCE / REQUEST FORM

To: Board of Trustees

Date: _____

From: _____

Address: _____

Phone Number: _____

E-Mail: _____

SPECIFIC REQUEST OR COMPLAINT

(Include names and addresses of other parties involved)

(Attach additional sheet, if necessary)

Steps you have previously taken toward a solution:

Your suggested solution to the problem:

If the Board would seek legal remedies in this matter, would you be willing to testify in a court of law? No Yes (If Yes, please initial) _____

(The following to be supplied by the Board of Trustees)

Date Received:

Received By:

Action Taken:

FREQUENTLY ASKED QUESTIONS

QUESTION: Do I have to belong to the Waterford Homeowners Association?

When you purchase a home in Waterford, you automatically become a member of the Association, which is mandatory. As a member you are subject to the restrictions as outlined in the Declaration of Covenants.

QUESTION: Why do I have to pay the entire annual assessment if I don't use the swimming pool?

The Association does not have the authority to give a discount to any homeowner for any reason, including not using the amenities. In addition, please note that homeowners cannot withhold payment of their assessment for any reason. Collection of past due assessments will be in accordance with the **collection policy**.

QUESTION: If I paint my home the same color, do I have to complete an improvement application?

You must obtain **prior Board approval** prior to completing any exterior change. This includes painting, window replacement, roof replacement, major landscape renovations, major lighting renovations, driveway extensions, changing driveways from blacktop to concrete, fence installations, etc.

QUESTION: How do I obtain an improvement application?

In addition to the copy provided in this handbook, you can obtain an application by contacting the Waterford Homeowners Association, Inc. Board of Trustees, P. O. Box 62934, Cincinnati, OH 45262; WaterfordHOASharonville@gmail.com. Or also submit it on the Association's website--- <http://waterfordhoasharonville.com>

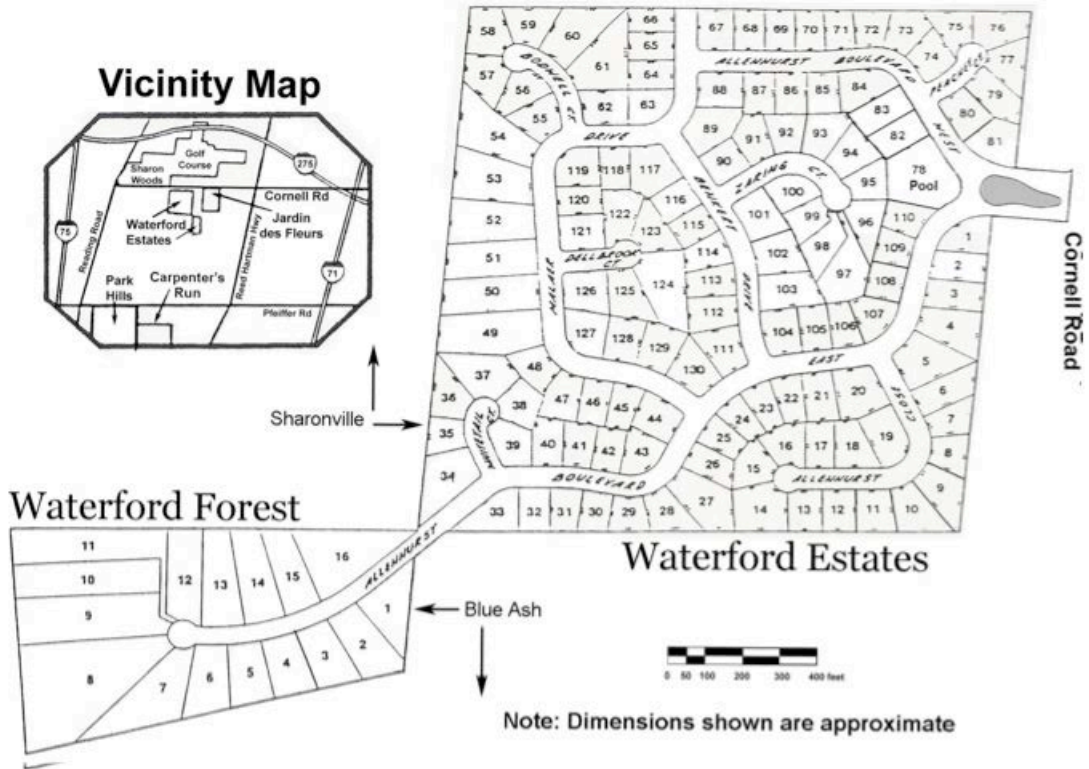
QUESTION: How long does the approval process take?

You should allow thirty (30) days for the review process. However, in order to expedite the process. Depending on the nature of the request, the Board may sometimes refer your application to the Architectural Committee for a review and recommendation. In most cases the turn around time is a week to ten days. However, it can take longer again depending on the nature of the request and/or the availability of the Board and/or Committee members.

QUESTION: Are the Board meetings open to the membership?

Homeowners are welcome to attend the regularly scheduled Board meetings. Please contact the Board of Trustees if you are interested in attending. If you have a particular subject you would like the Board to discuss and/or consider, you must submit that in writing or vial email to the Board so that it can be placed on the agenda.

SUBDIVISION MAP



PROPERTY INFORMATION

EMERGENCY: Police, Fire or Life Squad Telephone: 911

| | |
|--|----------------|
| Sharonville Police Dispatch Non-Emergency Police Department | 513-563-1147 |
| Sharonville Fire or Life Squad Dispatch Non-Emergency Fire Department | 513-563-0252 |
| Blue Ash Police Department Non-Emergency Police Department | 513-745-8555 |
| Blue Ash Fire Department Non-Emergency Fire Department | 513-745-8533 |
| Natural Gas Emergency—Duke Energy | 1-800-634-4300 |
| Water: Cincinnati Water Works (Emergency) | 513-591-7700 |

UTILITY INFORMATION

| | |
|---|----------------|
| Gas and Electric: Duke Energy (Customer Service) | 1-800-543-6900 |
|---|----------------|

TRASH COLLECTION

| | |
|--|----------------|
| Rumpke (City of Sharonville) | 1-800-828-8171 |
| Rumpke(City of Blue Ash), (Waterford Forest) | 1-800-828-8171 |

SCHOOLS

| | |
|-----------------------------------|--------------|
| Sharonville Elementary | 513-864-2600 |
| St. Michael Elementary | 513-554-3555 |
| Princeton Community Middle | 513-864-2700 |
| Princeton High | 513-864-1500 |
| Sycamore Junior | 513-686-1760 |
| Sycamore High | 513-686-1770 |
| Moeller High | 513-791-1680 |
| Ursuline Academy | 513-791-5791 |
| Scarlet Oaks | 513-771-8810 |
| University of Cincinnati-Blue Ash | 513-745-5600 |

RECREATION FACILITIES

Sharonville Community Center

513-563-2895

Blue Ash Recreation Center

513-745-8550

Blue Ash YMCA

513-791-5000



Small Deck Box : (#3743)

Size: Outside Dimensions: 1'6" L x 1'5" W x 1'11" H

Available Colors



Product Specifications



Large Horizontal Storage Shed :
(#3747)

Carton Dimensions & Weights
(Approx.): 63.6"L x 48.9"W x 13.1"H
(92.8 lbs.)

Size: Outside Dimensions: 5' L x 2'8" W x 3'11" H

Available Colors



Product Specifications



Horizontal Storage Shed : (#3748)
Carton Dimensions & Weights
(Approx.): 58.5"L x 35.8"W x 11.8"H
(49.7 lbs.)
Size: Outside Dimensions: 4'7" L x
2'4" W x 3' H

Available Colors



[View All](#)

Product Specifications



Split-Lid Shed : (#3753)
Carton Dimensions & Weights
(Approx.): 56.5"L x 36.4"W x 12.5"H
(54 lbs.)
Size: Outside Dimensions: 4'7" L x
2'4" W x 3'H

Available Colors



Product Specifications



Patio Storage Bench : (#3764)

Carton Dimensions & Weights
(Approx.): 48.5"L x 26.9"W x 15.8"H
(48.5 lbs.)

Size: Outside Dimensions: 4' L x 2'1"
W x 3' H

Available Colors

