

WESTWOODS HOMES ASSOCIATION

Questions and Answers

What is Westwoods Homes Association and who controls it?

Westwoods Homes Association is a not-for-profit corporation incorporated under the laws of the State of Missouri. Each homeowner is a member of the Association and has an interest in the common areas. The Association is managed by a Board of Directors elected by the membership. Two directors are elected each year at the annual meeting.

When is the annual meeting?

The annual meeting will be held in the evening of a business day during the first 10 days in November. The Board of Directors will determine the specific date each year. Special meetings may be called by the President of the Association or by members of the Board of Directors or by written request of one-fourth of the members. Proxies are permissible.

What if a home is owned by more than one person?

Each person having an ownership interest in a home is a member of the Association. However, each home is only entitled to one vote at membership meetings which shall be cast as a majority if the owners decide. If the owners are unable to agree upon the vote for their unit, no vote can be counted for that unit.

How are the officers of the Association selected?

The Board of Directors elects a President, Vice-President, Secretary, Treasurer and such other member as the Board may determine to serve a 3 year term. Officers hold office for a term of 1 year. All Board members are elected.

What is the common area?

All of the property, including private streets, are owned by the Association for the common use and enjoyment of the owners. The common area extends to all of that part of each lot except that portion designated and identified on the survey as a unit. Generally, the common area would be all of each lot except that space occupied by the home and one foot beyond.

Does each homeowner have a right to use all of the common area?

Yes, each home has an undivided interest in the common area and may use such area subject to rules and regulations adopted by the Board of Directors.

Do I pay a monthly fee to support the Association?

Yes. The monthly fee is a monthly HOA fee of \$250.00 per month. This may be increased in any one year by not more than 10% by the Board of Directors. It may also be increased by majority vote of the members.

How is the monthly fee to be paid?

Monthly fees may be paid by either mailing a check to FirstService Residential Missouri, Inc. or automatic withdrawal using the ClickPay website (www.clickpay.com/firstservice). Printed envelopes are provided annually by FirstService Residential to households mailing checks. You can also set up automatic withdrawal by having your personal banking set up.

THE PAYMENT OPTIONS:

Payments online by electronic check or credit card:

You can make a payment quickly and easily online. Please be aware there is a third-party bank fee for credit card and electronic check payments to cover the expense of the transaction.

Please follow the directions below to make a payment online:

1. www.clickpay.com/firstservice

2. You will need your 8 digit account number to login

Westwoods updates can be found online at

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Payments using your personal banks online bill payment service:

In order for your payment to be correctly applied to your account, please go into your bank's bill pay service website and add the full Los Angeles address listed on the enclosed statement where your payments should be mailed. **You must use your 12-digit ON-LINE BILL PAY ACCOUNT NUMBER # listed on the enclosed statement.**

When is the monthly fee due?

On the first of each month, and delinquent on the 30th of each month, interest in the amount of 10% per annum is charged on the total balance due each month.

What happens if the monthly fee is not paid?

The owners of each home are personally liable for the payment of the monthly fee. In addition, the Association can place a lien on the home for the monthly fee. If fees are not paid, legal action may be taken against the homeowner by the Association to collect them.

Are there special assessments?

The Association, by majority vote, of the members, may levy in any year a special assessment for that year only for the purpose of paying for any construction, reconstruction, repair or replacement of any capital improvements on the common area.

Does the Association pay for repairs caused by the intentional or willful or negligent action or non-action of an owner, his family, guests, or invitees?

No.

Do I have the responsibility to maintain my unit?

Yes. Each homeowner is obligated to maintain the home in good condition. This includes both interior and exterior repairs. All exterior repairs must be approved by the Architectural Control Committee before work begins.

Do I pay real estate taxes on my unit?

Yes. Each home will be assessed by Clay County and The City of Liberty and real estate taxes must be paid.

How about real estate taxes on the common area?

Your share of the ownership in the common area is included in the assessment on each home and will be included in the tax paid on that unit.

Must I keep my home insured?

The owner of each home shall keep in full force and effect at all times policies for fire, windstorm or extended coverage insurance in the broadest terms available insuring each unit. Each home must be insured for its full replacement value. Copies of the policy shall be given to the Association and each policy shall name the Association as an additional insured. Your insurance agent should send a copy of your insurance policy to FirstService Residential Missouri, Inc., 11125 Ambassador Dr, STE 200, Kansas City, MO 64153.

What happens if the insurance pays a loss on my unit?

All amounts paid by an insurance company shall be used for the repair and restoration of the damaged unit. In the event the company does not pay the entire cost of repair and restoration, the homeowner is responsible to pay the difference.

Do I have to insure the interior, including contents?

Yes. Each owner is required to keep the improvement, decorations, furnishings and personal property within the home insured.

Is the common area insured?

Yes. The Board maintains liability insurance on the common area.

May I build on to my unit?

No.

May I erect fences or walls around or adjoining my unit? No.

This also included invisible fencing.

May I install awnings, canopies, shutters, radio or TV antennas on any home or in the common area?

Any changes made on the exterior of a home must be submitted to and approved by the Architectural Control Committee -- including the addition of awnings, canopies and radio or TV antennas. Exterior shutters are not approved for Westwoods homes. Any installations (e.g., antennas, electrical, landscape) effecting common areas require review by the ACC and Board of Directors. Written approval.

May I install a satellite dish?

Yes. With prior written approval of the Architectural Control Committee and approval of the Board of Directors.

May I keep animals or pets in my unit?

No animals, livestock, or poultry shall be raised or kept in any home or in the common area except common household pets, with not over two per unit. **When such pets are outside the unit, they must be on a leash.**

How about placing trash outside for pickup?

No rubbish, trash, garbage, or debris shall be externally visible except when placed outside for the purpose of being collected by the City on the days designated for pickup.

May I park a truck (commercial), boat or house trailer outside my unit?

The only vehicles which may be parked outside the home are the usual and customary, passenger vehicles. Trucks making service calls to your home may be parked outside. Otherwise, no trailers, commercial trucks, house trailers, boats, boat trailers or racks, mobile homes or recreational vehicles of any type may be kept visible on any portion of the property. This applies even though the vehicle is non-operative or unlicensed.

Are there any other restrictions on what I may do in Westwoods?

Of course, no illegal activities may be conducted. In addition, no activity may be conducted which would constitute a nuisance or interfere with the enjoyment of Westwoods by other members by reason of noise or smell. Also, No home may be purchased for or used as investments/rental properties.