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Attachments:

- A) Lake Saint Louis ACC Procedure
- B) Storm Door Guidelines
- C) Deck & Post Maintenance Guidelines
- D) Maintenance Responsibilities
- E) Insurance Information

Introduction

Welcome to Waterford Villas. We hope you find this to be a great place to live and make friends.

This Homeowners' Handbook is being provided as a convenient source of information concerning Waterford Villas. As of this issue, Waterford Villas is being governed under the "Declaration of Covenants and Restrictions (C&R's) for Waterford Villas" dated November 25, 1998, and all its approved amendments. The Waterford Villas Homeowners Association was incorporated on December 27, 2004, and in this document the governing body will be referred to as the "Association". A Board of Directors, consisting of four to six members, manages the Association.

This handbook explains and amplifies some of the C&R's but does not replace them. This handbook is not intended to be all-inclusive as there are items in the C&R's that are intentionally not covered in this handbook. As noted above, this handbook has been prepared for the convenience of the owners to provide a simplified source of the more commonly needed information. If there are any conflicts between the information presented herein and the C&R's, the C&R's take precedence.

We expect to update the Handbook periodically and we want to make it as useful as possible. If there is information you would like to see included, please let a Board member know.

Board of Directors

Gary Smith, President
636-980-0361

Mary Mizera, Vice President
314-578-7217

Louann Maldeney, Secretary
314-650-0930

Don Hammond, Treasurer
314-920-1039

Gary Penrod, Board Member
636-542-0402

David Fred, Board Member
303-918-1886

The Association's Financial Services Company

DNI Properties
638 Office Parkway
Creve Coeur, Mo 63141

Our Account is handled by Beth Shoptaugh @ 314-576-0700, Ext 408

Association Standing Committees and Chairpersons

Buildings and Building Maintenance

David Fred
303-918-1886

Architectural Control

Gary Smith
636-980-0361

Grounds

Mary Mizera
314-578-7217

Finance

Don Hammond
314-920-1039

Social

Lisa Wattler
636-561-3509

Insurance

Don Hammond
314-920-1039

Definitions: For the purpose of understanding some items in this document, “Lot” is defined as the plot of land shown on the homeowner’s recorded plat of owned property. Generally, the WV lots are either 48’x 64’ or 48’x 68’ and encompass the living unit and deck area. Common areas or Common ground is all the remaining property within WV including the yards, drives and streets and entrance area.

1. Exterior Additions, Alterations and Appearance

- a) A homeowner may not make any changes to the structure or appearance of the exterior of the dwelling, including decks, without approval of the Architectural Control Committee (ACC). All requests for modifications, alterations and/or additions must be submitted in writing using the “Directors Approval” form which can be obtained from the ACC. Please note that after approval by the WV ACC your project may also have to be approved by the Lake Saint Louis Community Association ACC and, depending on the project, you may have to obtain a City of Lake Saint Louis building permit. Deck additions, patio extensions, deck enclosures, the addition of outside steps are all examples of projects also requiring additional approvals. Attachment A is provided to acquaint you with the Lake Saint Louis Community Association process and is not a specific CA document.
- b) In the event a homeowner should request an exterior change that the Association determines is likely to create the risk of increased maintenance, the Association has the power to approve the change with the provision that the requesting homeowner and any subsequent owner be responsible for the maintenance of the new or impacted structure or lot. The homeowner ACC Request, if approved, will indicate maintenance responsibility. The owner would then be required to maintain the owner’s structure or lot in the same manner as the other living units.
- c) Artificial grass, outdoor carpet, vinyl or other products may not be placed on decks, as they will cause deterioration. Potted plants kept on the decks should be raised off the deck surface to maintain airflow and keep from staining the deck. Styrofoam is a good material to use to keep the pots off the decks.
- d) Outdoor carpet may be placed on concrete patios, in the rear of the home, but it must not be glued down. It should be left loose or held in place with suitable exterior double-sided tape to facilitate removal.

- e) Conversion of decks or patios to screened-in areas must be approved by the ACC. Plans must be consistent with the original designs offered by the builder. Deck maintenance shall be in accordance with Attachment C. If a homeowner chooses to maintain their own deck, a waiver will be required by the Association.
- f) External mounted antennas and satellite dishes must be approved by the ACC.
- g) Erecting, placing or maintaining any lines, wires or other devices for communication or transmission of electric current or power, including telephone, television and radio signals anywhere in the Residential Property (except for existing utility easements) is prohibited.
- h) Maintenance and repair of garage doors and garage door openers is the responsibility of the owner with the exception of painting. A homeowner may make no changes to the appearance, or style, of a garage door.
- i) Any construction, erections, placement or modification of anything, permanently or temporarily, on the outside portions of the Unit or Lot, whether such portion is improved or unimproved, is not allowed except in strict compliance with the provisions of the C&R's Article V, paragraphs 4 and 9.
- j) Homeowners may install storm doors consistent with the Attachment B Guidelines. Storm doors do not require a permit from the board as long as the above guidelines are followed
- k) Homeowners cannot install solar panels on a unit's roof. While Missouri law states that an HOA cannot limit or prohibit a unit owner from installing solar panels there is an exception to the law. The exception is that if the unit's roof is not maintained by the homeowner, it does not fall within the provisions of the law. Waterford Villas unit roofs are controlled and maintained by the HOA and not the unit owner.
- l) Hot tubs are not permitted

2. Grounds Additions and Alterations

NOTE

If any modifications/alterations are completed without ACC approval, the homeowners may be required, at their expense, to remove the alteration/modification.

- a) Each property at Waterford Villas (WV) is to have a minimum of one tree planted on the street facing side of the property. This tree is maintained by the HOA. A Homeowner cannot take the steps to purchase and plant a tree on the street facing side of the property without the involvement of the WV Grounds contact.

The WV Grounds contact will:

- Manage the planting and/or removal of trees on the street facing side of the villas. The WV HOA will pay for the initial expense of purchasing/planting of a new tree.
- Select the tree nursery, the tree size (a minimum of 1 ½ inch in diameter) and the tree type.
- Contact the Homeowner, in advance, to determine if they want to upgrade to a larger tree. If the Homeowner wants to upgrade to a larger tree (e.g., 2 ½ inch diameter) the Homeowner will have to reimburse the cost difference of the larger tree to the WV HOA after planting has occurred. The Homeowner will be informed of the tree cost difference.

- b) All modifications, additions or alterations to a lot require the written approval of the ACC prior to beginning the work. This includes any signs, decorative materials or other changes to the exterior of the dwelling or lot.
- c) Additional trees (ACC approved for the side and rear of property) and shrubs may only be added to the existing landscaping by a homeowner providing they are in keeping with the existing landscape design and have prior written approval of the ACC. NOTE: Trees approved by the ACC will be maintained by the HOA but will not be replaced by the HOA.
- d) The HOA is responsible for maintaining the landscape bed area (e.g., trimming bushes, weeding) on the street facing side of each villa and the landscape bed area on the side-entry villas. In addition, any ornamental grass on the front side of a side-entry villa or the side of a villa will be maintained by the HOA. Homeowners are responsible for maintaining any landscaped bed area on the side and rear of the property (e.g., trimming shrubs, removing weeds, overgrowth and debris).

- e) Homeowners may add small plants and/or flowers to existing beds, which are adjacent to the villa. These plants and/or flowers remain the responsibility of the homeowner.
- f) Existing HOA planting beds may not be altered or bordered or additional planting beds created.
- g) Birdbaths, bird and animal feeders, lawn ornaments, etc. may not be placed in the lawn area. These items may be placed in the planting beds, adjacent to the villas, with approval of the Architectural Committee
- h) Outdoor decorative lighting may be installed in planting beds and must be solar powered; no wiring is permitted. Installation of decorative lighting is not permitted in the lawn areas.
- i) Vegetable gardens are not allowed in the lawn area.

3. Pets

- a) Homeowners are allowed to keep no more than 2 domestic pets.
- b) All pets must be leashed and under the owners control at all times while outside. Pets may not be placed outside unattended. Pets may not be allowed to run free. In-ground electric pet control fences are not allowed.
- c) Pet owners are responsible for their pets including removing, and proper disposal of, any waste material immediately after each occurrence, including in the yard adjacent to their property.
- d) Pet owners are fully responsible for any and all damage caused by their pets to others property and/or common ground and property.
- e) Pets must be registered, licensed and inoculated as required by law.
- f) Pets that, in the sole discretion of the Board, make objectionable noise, endanger the health or safety of, or constitute a nuisance or inconvenience to the occupants of other Units shall be removed upon request of the Board.

4. Parking

- a) For the safety of drivers and pedestrians, access by emergency vehicles, as well as the appearance of the neighborhood, it is highly recommended that all Homeowners utilize their garages and driveways, and not the street, to house their vehicles.
- b) No vehicle should be parked on the street within 10 feet of a mailbox on normal mail delivery days.
- c) Parking on off-street parking pads is intended for guests only. If you are expecting a large number of guests, make sure they are informed of the availability of these parking areas and that they respect the property and access needs of your neighbors. Homeowners can use the off-street parking areas if they have a need due to driveway and or garage repair or maintenance. Any extended use is to be approved by the Board.
- d) Commercial trucks in excess of one (1) ton, boats, trailers, campers and recreational vehicles shall be parked ONLY while loading and unloading. In no event are these vehicles to be parked outside over night without approval by the City of Lake Saint Louis and the Board.
- e) Motorcycles are considered motor vehicles and are to be parked in appropriate interior or exterior parking spaces.
- f) No vehicle is to be parked for the purpose of repair, other than general cleaning and maintenance.
- g) No derelict vehicle shall be parked in a driveway, street or off street parking area. A derelict vehicle is a motor vehicle unable to move under its own power.
- i) Parking and driving on lawn areas is strictly prohibited

5. Signs

- a) No signs may be erected in common areas except for Real Estate and public safety signs.
- b) Political signs are permitted per Lake Saint Louis regulations but must be removed by sundown of the day of the election. Political signs cannot be erected on the common ground and therefore must be placed within the Homeowners Lot.
- c) Any signs not addressed above, other than security system signs, have to be approved by the Board.

6. Trash/Trash Disposal

- a) Dumping of yard waste, debris, petroleum products, fertilizers or other potentially hazardous or toxic substance is prohibited in ANY area of the Residential development including but not limited to sewers and ditches
- b) Trash and Trash receptacles are not to be stored in the open on any lot. Trash receptacles should be stored within the garages at the end of the trash pick-up day.
- c) All material placed outside for regular garbage pickup must be in approved containers, trash bags or otherwise contained so as not to present a litter source during inclement weather
- d) Outside burning of trash, leaves, debris or other materials is prohibited

7. General Restrictions

- a) The Residential Property shall be used only for residential, recreational and related purposes. Commercial activities, with the exception of the annual Waterford Villas (WV) Garage Sale, are prohibited.
- b) No clotheslines, swimming pools, play equipment or other structures are allowed on any lot.
- d) For security purposes, garage doors should be kept closed except when a homeowner is accessing the garage.
- e) Raising, breeding or keeping animals, birds, fowl or livestock of any kind on any Unit or other area within the Residential property is prohibited. This does not apply to personal pets covered in Section 3, except that breeding of pets is prohibited.
- f) No exterior lighting shall be directed outside the boundaries of a lot.
- g) The discharge of firearms within the Residential Property is prohibited.
- h) Due to liability issues, Fireworks are prohibited on common property which includes, lawns, driveways and sidewalks.

8. Seasonal Decorations

- a) Seasonal decorations may be displayed up to one month prior to the holiday and must be removed within one week following the holiday.
- b) Christmas, Hanukkah and Kwanzaa decorations may be displayed from Thanksgiving through January 31st.

9. Rental / Leasing of Units

- a) The minimum lease term for any Unit is one (1) year. Units may NOT be sub-leased by tenants.
- b) All leases must be made subject to the provisions and conditions of the C&R's and any rules and regulations adopted by the Board.
- c) No lease can be effective until a copy identifying the lessee and containing the terms herein is delivered to the Board
- d) The Homeowner is responsible for making tenants aware of all Association requirements.
- e) The Homeowner maintains responsibility for insuring all dues and assessments are paid on time and that tenants abide by the Covenant and Restrictions and Association Policies.

10. Enforcement

Violations of any of the policies must be reported in writing to the Board with time, date, location, homeowner and type of violation with the signature of the reporting party. The Board will only consider written reports, signed by the reporting party, when determining whether to assess a fine in accordance with the Enforcement Process outlined in Article XV of the By-Laws.

In summary, for any violation, the Board may levy a fine up to \$25.00 per day, or withdraw voting rights for each day a violation of the Documents or rules persists after notice and hearing.

11. Maintenance Responsibilities

Attachment D defines the Association and Owner Maintenance responsibilities.

12. Insurance Information

Waterford Villas has a Master Insurance Policy which covers the permanent portions of the buildings. It also covers sewer backup and Earthquake damage as well as other named perils. There is a \$15,000 deductible for most perils except Earthquake damage which has a deductible of 10% of the building replacement cost.

Additionally wind and hail damage has a 5% of building value for the deductible.

The HOA recommends that owners buy a HO-6 policy which includes structural coverage and sewer backup coverage so that their deductible costs are covered, and the HO-6 policy should also provide Earthquake coverage so that their 10% deductible is also covered. See attachment E for more information.

13. Payment of Homeowner Fees

Waterford Villas Homeowners Association fees are collected by DNI, Inc from each owner. They are due at the beginning of each month. Each year a coupon book is provided by DNI on behalf of the HOA to each owner. The fees include operating expenses and a reserve account from which capital expenses are made. In addition, Master Policy insurance fees, which are paid each year over a 12 month period, are also included in the fees in the coupon booklet. Residents who have not paid HOA fees within 30 days of the due date will be assessed a late fee and given notice. The same applies after 60 days. After 90 days, late fees will be assessed, notice given and a lien applied to the property.

In addition to HOA fees, Waterford Villas residents also must pay Lake St Louis City taxes and Lake St Louis Community Association fees. These fees are paid directly to those organizations and not to the HOA or DNI, an agent for the HOA.