



# Homeowners Association newsletter

May 2013

## Contact Information

website: [www.wcho.org](http://www.wcho.org)

E-mail: [wchoa44149@gmail.com](mailto:wchoa44149@gmail.com)

(note: this email address replaces [waterfordcrossing@ymail.com](mailto:waterfordcrossing@ymail.com))

**Homeowners' Hotline:**  
**440-878-1747**

**Clubhouse Rental & Information:**  
440-879-8031  
-or-  
[wclubhouse@gmail.com](mailto:wclubhouse@gmail.com)

## Directors

John Toth - President  
Mark Globokar - Vice President  
Jim Criswell - Treasurer  
Jeff Swboni - Secretary  
Dennis Marshall - At-Large

## Committees

**Social Committee**  
Dennis Marshall  
Rachel Oliss

**Landscaping Committee**  
Nick Falcinoi  
Jeff Swboni  
Jim Taylor  
Mark Wagner

**Finance Committee**  
David Cepis  
Jim Criswell  
Dan Dreiling  
Michael Simoniello  
Mike Whitehead

## Amenities

**Clubhouse**  
Dennis Marshall

**Pool**  
Mark Globokar

**Block Watch/Safety**  
Dennis Marshall

**Newsletter**  
Jeff Swboni

**Waterford Swim Team**  
Karen Shiffert  
Christy Keating

## Letter from the President of Waterford Crossing HOA

### Developer Update

On Friday, April 5<sup>th</sup> the Board met with the Pulte Homes Vice President Stan Katanic for land acquisition to discuss three parcels of land currently owned by Parkview Homes and Michael Catanzarite. The Pulte representative explained that they are researching the option to purchase and develop two parcels of land near the intersection of Kylemore Drive and Walnut Drive, which would add 42 homes to the Waterford Crossing HOA. The other parcel, located off Pearl road and owned by Michael Catanzarite, would include 60+ homes and be called Fieldstone Preserve.

We believe one of the two parcels owned by Parkview Homes is already within Waterford Crossing HOA, while the other is not. The board is in the process of reviewing with our legal counsel what rights Waterford Crossing HOA has with regards to the additions of parcels, which parcels are currently in Waterford Crossing and what architectural controls rights we have. These are very important questions that need to be answered.

The board also expressed great concern to Pulte that in an area where flooding already occurs, the additional development of homes would only add to the problem. Pulte stated they would work with the City Engineers to address the impact of the additional homes and would put a plan in place to address this concern. The board informed Pulte that previous development included such plans, but flooding still occurred.

On Monday, April 29<sup>th</sup> Scott Maloney, Ward 4 councilman, met with residents at the Walter F. Ehrnfelt Recreation and Senior complex to discuss the proposal and field questions. Stan Katanic from Pulte, the Directors of the Waterford Crossing, and Michael Catanzarite attended as well. Parkview Homes did not attend. Approximately 50 residents from the area affected attended as well. Questions included which streets would be used for construction traffic, the added enrollment to Kinsner Elementary, and what buffers would be in place for existing residents. The major topic of the night regarded what controls would be put in place to control and/or eliminate the flooding which already occurs in the existing residential area. In my opinion and the opinion of several of the residents was that the representatives from Pulte homes only spoke in general and didn't have a succinct plan.

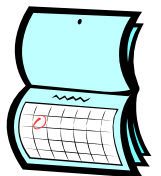
Ward 4 councilman Scott Maloney mentioned that the best way to get your concerns heard is to write a letter to the planning commission. Every letter sent is attached to the proposal and reviewed during the city planning meetings.

Planning Commission C/O City of Strongsville  
16099 Foltz Parkway, Strongsville, OH 44149 Attn. Carol Oprea

Pulte homes requested another meeting with the Waterford HOA Directors, Pulte Homes, Parkview Homes and Michael Catanzarite. I will keep you informed on the progress from such meetings through future newsletters or on the HOA website.

### Access to Waterford Crossing HOA Director's Meeting

One of the Directors' goals is transparency. To that end, the first half hour of each Director's meeting will be open to allow residents to voice any issues or concerns. **This open forum will usually be the last Thursday of every month from 7:00 - 7:30 PM.** Here is the 2013 schedule (please see the website for any changes):



- May 30<sup>th</sup>
- June 27<sup>th</sup>
- July 25<sup>th</sup>
- August 29<sup>th</sup>
- September 26<sup>th</sup>
- October 24<sup>th</sup> (due to holiday)
- November 21<sup>st</sup> (due to holiday)
- December 19<sup>th</sup> (due to holiday)

Regards,  
John Toth

## Clubhouse

**Parking Lot:** After a comprehensive assessment of the condition of the clubhouse parking lot, with the assistance of and recommendations from the Strongsville City Engineering Department, and upon obtaining three bids from reputable companies, the Waterford Crossing HOA Directors approved Holland Paving the parking lot resurfacing project contract. The project is scheduled to begin on Monday, May 13<sup>th</sup> and weather permitting will be complete prior to the pool opening on Saturday, May 25<sup>th</sup>.



After completion of the project, heavy trucks and machinery will no longer be permitted to park or drive on the parking lot to ensure its sustainability moving forward. To that end, garbage collection will now be hand collected in four rolling trash bins to eliminate the need for a heavy truck and dumpsters on the property.

### Clubhouse Manager New Clubhouse Manager

The Waterford Crossing Board recently interviewed five residents for the clubhouse manager position. We are happy to announce that **Lori Hopkins** of Colleen Court was chosen. We would like to thank all those that interviewed – it was a tough decision and your time and effort into the process is appreciated. About Lori Hopkins...

*Lori and her husband Mark moved to Waterford Crossing fifteen years ago and now have 5 children. Kristin Spring, married to Brian with two beautiful children Tyler (5) and Jack (2). Taylor is a financial consultant for Victory Investments, Brittany; she will be married this summer and move to Guatemala to be a missionary, Ryan, a student at Ohio State and Kaylee is a sophomore at Strongsville High School. Since moving to Strongsville I have served as Smurf Coordinator for Strongsville Soccer League. I have also helped my husband establish the SFL football league. There I have acted as banquet coordinator, cheer commissioner and parade coordinator. I look forward to being part of the Waterford team and helping residents with their clubhouse needs.*

## Communication with the Waterford Crossing HOA

You now have several ways to reach out to your Directors. You can:

- Attend a Waterford Crossing HOA meeting the last Thursday of every month @ 7:00 PM;
- Call the hotline at 440-878-1747 and leave a message; or
- Email us at [wchoa44149@gmail.com](mailto:wchoa44149@gmail.com) with a Subject of the specific Director or topic.



To join: Nextdoor Waterford Crossing  
go to [www.wcho.org](http://www.wcho.org)

click on the "Nextdoor WC" tab at the top  
and then click on "Sign up link"

A great place to submit ideas for the newsletter !

## Summertime Reminders

**Pets:** With the summer months upon us Waterford is an on the go community with many people enjoying outdoor activities in our neighborhood. Several residents have expressed concern over dogs not kept on leashes and running free.

Please note the following City of Strongsville ordinance:

618.01 DOGS AND OTHER ANIMALS RUNNING AT LARGE :

- (a) No person who is the owner or keeper of horses, mules, cattle, sheep, goats, swine, dogs, geese or other fowl or animals shall permit them to run at large upon any public way or upon unenclosed land. (ORC 951.02)



For further information visit Strongsville's website at:  
[http://www.strongsville.org/content/animal\\_ordinances.asp](http://www.strongsville.org/content/animal_ordinances.asp)

**Trash:** It has also been noted that on days of garbage collection many residents place loose trash in garbage cans. Lightweight plastic recyclables often take flight on windy days. Please keep trash secure or in garbage bags so if the weather turns bad, we don't have an issue with trash throughout our neighborhood. The Board hired Schonhut Landscaping to clean Waterford Parkway throughout the year but side streets are not covered. Help keep our neighborhood looking beautiful.



## Collection of Assessments (aka Dues)

Presently, there are 622 members in Waterford Crossing of which 20 members are delinquent on 2013 or prior year assessments. Per our Declaration of Covenants and Restrictions (DCR), all members/owners are required to pay annual dues. Collection efforts have been stepped up and liens are being placed upon the delinquent owner's property. The HOA's costs of collection, including legal and lien costs, are the obligation of the delinquent owner. Remember that every non-payment of dues eventually increases the amount of future dues. In addition, we identified process improvements for next year's assessment and also upgraded the records documenting collection.

## Block Watch Needs You! Tuesday, June 4<sup>th</sup> at 6:30pm



Waterford Crossing "Operation Block Watch" will hold its first meeting on **Tuesday, June 4<sup>th</sup> at 6:30 pm** at the Clubhouse. All residents are invited to attend to discuss expectations and get volunteers to help shape this important endeavor. Dennis Marshall, the Block Watch Committee Head is also looking for volunteers to help. If you are unable to attend this meeting but would still like to help out, please email him at [wchoa44149@gmail.com](mailto:wchoa44149@gmail.com) with the subject line BLOCK WATCH.

## Our Very Own Fiscal Cliff

According to our DCR, the HOA is required to determine and levy an assessment amount to members that shall be reasonably necessary to 1) meet expenses anticipated during the ensuing year, and 2) **accumulate reasonable** reserves for anticipated future operating or capital expenditures.

In 2003, the developer turned over this responsibility to the member-run Board. At that time, a 10-year Capital Plan was prepared. Eight years later, in August 2011, it was updated. It was informal, and not followed closely or updated frequently over the years. There were no records of long term budgeting for annual operations, or of bridging the Annual Operating Budget and Capital Plans. Prior Boards had maintained that there were adequate reserve levels.

Late in 2011, the Finance Committee drafted a preliminary long term Operating Budget. In 2012, that budget was finally bridged to the 10-year August 2011 Capital Plan, and the HOA was forecast to run out of cash in the year 2014 if the level of spending and the assessments levied to members remained the same.

### Ohio Law

On March 11, 2011, Ohio Revised Code Chapter 5312, Ohio Planned Community Law (as excerpted below) became effective:

#### 5312.06 Powers of owner's association.

Unless otherwise provided in the declaration or bylaws, the owners association, through its board of directors, shall do both of the following:

(1) **Annually adopt and amend an estimated budget for revenues and expenditures. Any budget shall include reserves in an amount adequate to repair and replace major**

**capital items in the normal course of operations without the necessity of special assessments, unless the owners, exercising not less than a majority of the voting power of the owners association, waive the reserve requirement annually.**

(2) Collect assessments for common expenses from owners in accordance with section 5312.10 of the Revised Code.

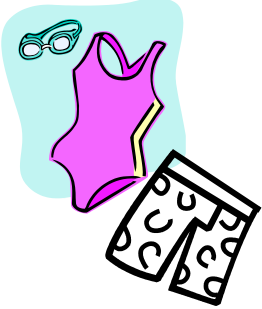
### The Reserve Study

Last year, the Board agreed to obtain a reserve study to better understand what level of reserves was "reasonable." The Board obtained competitive bids and selected Reserve Advisors, an architectural engineering consulting firm specializing in such studies. In the meantime, in order to attempt to comply with the our legal requirements, a 2013 operating budget was created as well as an internal estimate of the reserves needed for major repairs and replacements over a 30 year period, as is standard for HOAs.

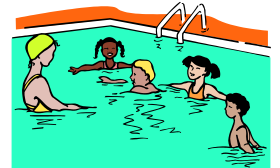
Based on a thorough review of known future major repairs and replacements, it was concluded that our reserves were far below what was needed, but that the impending reserve study should be reviewed before any decisions about reserve levels was made. The internal analysis was supplied to Reserve Advisors.

The reserve study arrived in December 2012, after the 2013 assessments were determined and levied to the members. It identified 38 specific components of spending for major repairs and replacements, their scope, frequency, timing, and cost, over a 30 year period. **The findings in the reserve study support that the present and forecasted cash reserves will not meet our future major repair and replacement spending.**

*continued on page 4*



## Waterford Crossing Pool officially opens on Saturday, May 25<sup>th</sup>



Included with this newsletter you should have received your pool passes. If you did not receive the correct number of passes or need additional passes, please call 440-878-1747 or email us at [wchoa44149@gmail.com](mailto:wchoa44149@gmail.com) with subject line POOL PASSES and tell us your issue. If you still need to sign up for your passes you can go to our website <http://wcho.org/documents/forms/> to download the form. Mail the completed form to the clubhouse address

Attention "Pool" and your passes will be mailed to you upon verification. Anyone with unpaid assessments will not receive passes until assessments and any penalties are paid in full.

**Pool Party June 7<sup>th</sup>, 4:00pm - 8:00pm at the Clubhouse:** The Social Committee has planned a pool party! Food and refreshments will be provided. Come out and meet some neighbors and the new Directors on the Board.

Please note: **Only Waterford residents will be able to attend the pool party, no guest passes will be accepted.**

**Wi-Fi Available at Clubhouse; Network name is WCHOAclubhouse; no password is needed.**

Finally, we heard numerous complaints last year about the furniture, umbrellas and several areas in and around the pool. Here are some of the improvements made for the 2013 season:

- 20 new chaise lounge chairs
- 16 new chairs
- New umbrellas
- Several areas of the concrete pool deck were replaced



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### The Fiscally Responsible Course Taken

Please keep in mind that continuing to defer such spending will cause our common property to decline, which is not a viable option. The present Board is undertaking the following approach to bridge the gap in reserves:

- 1) Rigorously review the Reserve Study findings, especially as to scope, frequency, timing and cost of all major repairs and replacements;
- 2) Scrutinize all annual operating costs and or obtain competitive bidding to reduce and right-size them, e.g., landscaping, pond control, clubhouse management, trash removal;
- 3) Step up efforts to collect any and all past due assessments from members;
- 4) Competitively bid out all major 2013 repairs, e.g., parking lot resurfacing;
- 5) Meet with Developer regarding proposed addition of 42 units to Waterford Crossing and determine related impact on our cash flow;
- 6) Consider need for a special assessment and/or increase to annual assessment; and
- 7) Otherwise, in lieu of not maintaining adequate reserve levels, to prepare to obtain waiver from majority of members until we have a plan to reach proper reserve levels.

**Take heart in that your new Board's efforts in 2) above have already achieved about \$25,000 per year (or about \$40 per member) in savings.** Unfortunately, that significant amount of savings alone will not fund the current and projected shortfall in reserves. There will be much more to come on this subject in future communications. If you have any questions please attend a Directors' meeting (see dates on front page). In addition, look for more information on our website.



## Waterford Crossing Garage Sale

Thursday May 30<sup>th</sup>: 9-4

Friday May 31<sup>st</sup>: 9-4

Sat June 1<sup>st</sup>: 8-12

\$3 per household. **Deadline to register is May, 22<sup>nd</sup>**  
 Contact Lisa Swboni:  
 lisaswboni@yahoo.com or call 440-638-4978 to register.

### Architectural Control

All WCHOA members are governed by our Declaration of Covenants and Restrictions (DCR). If you wish to add a deck/patio, enlarge your home, or change your home's exterior, you'll need to submit the Architectural Review Form and your plans to the Board of Directors for approval prior to commencing any work. The form is located in the Forms folder in the Documents tab on our website. Please be advised that the DCR does not permit the construction of fences or outbuildings. If you have any questions, please call or e-mail us.



### Interested in advertising in the next newsletter?

Business advertising & personal "for sale" or "wanted" advertising will soon be available to residents.

For more information, email us at:  
 wchoa44119@gmail.com with the subject line  
 NEWSLETTER ADVERTISING

### Waterford Warriors

Please congratulate the following coaches for the 2013 season:

- **Head Coach** – Briana Schrage
- **Assistant Coaches** – Liz Vidoli, Gabi D'Abato, and Ian Simpson
- **Practice Coaches** – Karley Mattson and Ryan Ruch
- **Junior Coaches** – Alex Ruch and Nate Lyon

The Waterford Warriors will have 9 dual swim meets on Tuesday and Thursday nights; five of which will be at our home pool. The Championship Meet is on July 20th, held at the Strongsville Recreation Center, which is the conclusion to the swim season. We will also have a team banquet on July 21st.

Visit: [www.swimwaterford.com](http://www.swimwaterford.com)  
 for more information and to view the 2013 swim meet schedule

### Mulch Offer for Residents

After the Waterford Crossing HOA contract for mulch was awarded to Madden Bros, the Board sought out a discounted rate for our residents. So far several residents have taken advantage of the cost savings. If interested, give them a call at 330-460-4854.

- **Save 10% on orders 5-9 yards**
- **20% on orders 10 yards or more!**
- **Get FREE Delivery (with 5 or more yards)**

Offer expires 5/24/13

