

Unit Handbook

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Olympia Homeowners' Association
12567 Olympus Way
Strongsville, OH 44149
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Welcome to Olympia,

The Board of Trustees hopes that your decision to move to Olympia will continue to meet your expectations. As your new neighbors, we encourage you to explore the amenities of the Olympia community. One way to do this is to visit Olympia's web site at olympiahoa.com.

We strive to create a harmonious neighborhood, friendly and aesthetically appealing. Olympia is a self-managed association, depending almost entirely upon volunteers to administer and manage the affairs of the community. There are frequent social events at the Clubhouse that bring neighbors together. The Clubhouse also has many features for your own personal enjoyment. By contributing and participating in the activities of Olympia, you will have a hand in the future of your new community. This Unit Handbook contains most of the information that you will need to learn about Olympia. Should any concerns or questions arise, please call one of the Trustees for his/her assistance.

Sincerely Yours,

The Board of Trustees,
Olympia Homeowners' Association

Introduction

Olympia was built between 1989 and 1996 by Bob Schmitt Homes and is considered among the most desirable communities in our area. It includes 199 living units, of which 184 are detached clusters and 15 are condominiums in the Athena Condominium Association.

Olympia was developed to serve people who, in their mature years, desire to stay active both physically and mentally, maintaining healthy and active lives. The facilities for maintaining physical fitness are available for use by homeowners, their families and guests. As a homeowner, you own a share of all of these common facilities.

Olympia is self-contained with no thru streets. The central part of the community is focused around the Clubhouse which includes an indoor pool, a sauna and a fitness room that offers a complete physical work out year around. The Clubhouse also has a party center for social events and private parties, an all purpose room for meetings, crafts and recreation and a library with books, audio tapes, and movies for your personal use. For your outdoor activities there is a bocci ball court near the Clubhouse and an asphalt walking path around part of the community.

The residents manage the operation and business needs of the Association on a volunteer basis. This keeps our maintenance fees low. Our regulations are designed to protect and to maintain a better quality of life, harmony and property value. All front yard mowing, trimming and edging is professionally maintained, as well as contracted snow removal from driveways and walkway to the front door.

This Unit Handbook is provided to you as an aid in your orientation to Olympia. The information contained in this handbook is current as of the day it is given to you. As information changes, you will be notified and asked to include the changes in your handbook. It is important to future residents that you comply with this request.

I. Administration & Management

The Olympia Homeowners' Association is entirely self-managed. We do not have an Association Manager. The business of Olympia is supervised by a Board of five Trustees elected from among the residents. The Board has appointed several Committees to assist in that effort. The Trustees and Committee members serve as uncompensated volunteers for the benefit of all members.

By the authority granted to the residents in our governing documents, the residents elect Trustees to the Board. The Board in turn appoints the Officers and Committee Chairs to assist in managing the affairs of the Association. The committees develop and submit recommendations to the Board for action. Only the Board has the authority to act on behalf of the residents and the Association.

Living in a community with a Homeowners' Association represents a form of home ownership and a life style that is becoming more common in America. The community association has a distinct legal characteristic that distinguishes it from other forms of home ownership. One important feature is that the ownership in a community association combines the right of exclusive occupancy of a residential unit with the shared ownership of the common area. Owners of a living unit in a community are automatically members of the association that is responsible for the operation and maintenance of the common area and a system of self-governance. To pay the cost of the operation, owners are assessed fees to cover their fair share of association expenses. Likewise, each homeowner is part owner of the Clubhouse and all of the common facilities.

BOARD OF TRUSTEES

Olympia Homeowners' Association is headed by a volunteer Board whose primary function is to manage business affairs of the community. The specific duties and functions set forth in the governing documents include the responsibility:

- To maintain the common properties and facilities,
- To levy annual assessments,
- To propose special assessments when appropriate and to collect all assessments and charges,
- To enforce the Governing Documents,
- To adopt and enforce rules and regulations governing the use of common properties and facilities,
- To purchase any and all insurance deemed necessary or required for the protection of the Association,

To make contracts to procure services or for any other purpose deemed by the Trustees to be in furtherance of the purposes stated in the Governing Documents or incident thereto.

To provide for the publication and distribution to members of rules and regulations, notices and other information,

To inform new residents of their privileges and obligations as owners of Living Units in Olympia,

To do all things permitted by law and to exercise all power and authority within the purposes stated in the Governing Documents.

The Board of Trustees is composed of five elected homeowners and three appointed members (Treasurer, Assistant Treasurer, Past President). The appointed members serve as advisers but have no vote. The elected members serve three-year terms, on a 1-2-2 rotation. The Trustees are elected by the homeowners at the annual homeowners' meeting in January. Immediately following the annual meeting, the Trustees elect the officers and appointed members for the coming year. The Trustees receive no compensation other than the thanks from grateful members and satisfaction of a job well done.

COMMITTEES

(* designates one of the 7 Standing Committees in Olympia's Code of Regulations)

Most of the operations and maintenance of Olympia properties are carried out by committees of volunteers. Residents, if able, are encouraged to volunteer to work on a committee in the area of their expertise to help carry out the planning and promotion of all phases of work which might otherwise require hiring outside contractors. The committees report to an elected Board of Trustees which makes the final decisions on all operations and policies. This mode of management keeps the maintenance fees low and property values high.

We currently have 24 ongoing committees/individuals that assist the Trustees in the management of the community. Each committee has a Board appointed chairperson. If you are interested in serving on any of the following committees contact the chairperson listed on the Committee Membership List or contact one of the Trustees.

* Architectural Review – Reviews and approves/disapproves unit modification applications for the Board's approval; copies and updates forms for unit modifications for the file behind the receptionist's desk; lists and monitors for safety factors units with propane fireplaces. In addition, it may advise the Board regarding any proposals, programs or activities which come to its attention and which may adversely affect the residential value of the properties of Olympia.

* Condo Association – Governs the Athena Condominium Association; Advises the condominium owners and the Olympia Board on matters concerning the interpretation and application of the Documents of the Olympia Homeowners Association as well as the Documents of the Athena Condominium Association.

* Facility Maintenance – Advises the Board on all matters pertaining to the maintenance, repair, or improvement of the Common Properties/Facilities; maintains the Clubhouse structure and equipment in good operating condition using a cost-efficient mix of volunteers and contracted services; prepares budget and Reserve estimates for the Finance Committee and Trustees; and notifies the purchasing agent of any needed supplies.

* Finance – Prepares the annual budget for the Association; Conducts the annual Reserve Study; Advises the Trustees on financial matters.

Financial Review -- Monitors the Association's books; Approves, with the entire Board, the annual budget and balance sheet statement to be presented to the membership at its regular Annual Meeting; Treasurer shall be an ex officio member of the committee.

Fitness & Pool – Keeps first aid kit stocked; Ensures pool and sauna rules are posted prominently in pool area; Checks sign-in sheets monthly to see if guests have waivers signed and notifies residents if they don't; Maintains the cleanliness of the fitness equipment/room; Ensures the fitness room rules are prominently posted in the fitness room.

Governing Documents – Advises the Trustees and homeowners on matters concerning the interpretation and application of the Covenants & Restrictions and the Code of Regulations of the Olympia Homeowners' Association.

Grounds Structures – Maintains all structures outside of the Clubhouse, the front entrance (exclusive of landscaping), sidewalks, patios, retaining walls and benches in common areas, bocce ball court, street signs, electric lights, parking lot, walking path, and irrigation system around the Clubhouse; Works with contractors to repair/replace above items as needed.

Housekeeping – Performs seasonal window washing, light dusting, and carpet vacuuming at the Clubhouse; Performs other non-contracted tasks to maintain a clean, inviting appearance at the Clubhouse.

Insurance – Oversees all aspects of insurance coverage for the Association and its officers; Monitors insurance requirements for contractors, vendors, and caterers; Monitors proof of homeowner's insurance required of each living unit.

Landscape Management – Establishes and maintains the landscaping specifications used in the bidding process as well as in measuring the job performance of the contractor during the contract period; Solicits proposals from and submits recommendations of contractors needed to provide the necessary landscaping services for Olympia; Monitors the quality of service provided by our landscaping contractors, including snow removal; Aids in the enforcement of the rules established to preserve the integrity of the landscaping scheme in the Olympia community and assists the Board in the resolution of any landscaping issues; Assists the Olympia residents in obtaining landscaping services for their private property; Develops and maintains a landscape plan for Olympia's common areas.

Library -- Processes donated materials (books, DVD's, Audio tapes etc.) for circulation; Checks in and shelves returned materials; Weeds the collection; Maintains the library in an organized, user-friendly fashion; Vacuums the carpet and dusts the table and shelves; Transports uncirculated materials to a non-profit organization (i.e. VA hospital, nursing home).

Newsletter -- Edits, publishes and distributes the Association newsletter to provide Olympia residents with information that affects the management of their residence and their use of the Clubhouse and common property.

* Nominating – Seeks out and evaluates potential candidates for the office of Trustee and submits recommendation to the Board prior to November 1.

Painting – Manages the Association's program for repainting homes and the functions of the Unit Paint Escrow Account; Advises the Board on matters concerning exterior painting and maintenance of living units.

Pool Operations -- Provides daily chemical tests of the pool water to assure that it is safe to use the pool; Provides daily observations of the pool mechanical and electrical equipment and assures that all the equipment is operating properly; Monitors the temperature of the pool daily; Purchases needed chemicals and equipment; Vacuums the pool bottom and empties the skimmer strainers.

* Public Relations – Keeps residents informed of current issues of pending legislation by Strongsville Council that would affect our Community; Advises the local Government of the concerns of the Olympia residents; Keeps residents informed of other pertinent information as promulgated by the Board via the Olympia website (olympiahoa.com), the Olympia newsletter, and flyers.

Renovations & Decorating -- Decorates Clubhouse for various events/seasons; Assists in the selection of furniture, fixtures, color schemes etc; Maintains the large storage areas.

Reservations -- Oversees the scheduling of the Clubhouse reservations by residents; Meets with residents to explain the reservation agreement; Assists the residents reserving the facility, as needed; Examines the facility after a function to determine amount of deposit to be refunded.

Security -- Secures the Clubhouse at 9:00 PM, as assigned.

* Social – Schedules and organizes various social events for the benefit and enjoyment of Olympia residents; Arranges for refreshments for the Association’s Annual Meeting; Prepares social event flyers for the Association’s website and newsletter; Arranges speakers regarding topics of interest to Olympia residents.

Treasurer Office – Receives and deposits all monies of the Association; Disburses funds as directed by resolution of the Board; Maintains the Association’s accounting system for Operating Expenses, Unit Paint Escrow and the Reserve Fund; Signs all checks and notes, along with president or vice president; Prepares an annual budget and balance sheet to be presented to the homeowners at the Annual Meeting; Assists the accountant in the preparation of Federal taxes; Provides budget management reports to the committees and Trustees throughout the year; Serves as the file depository for all official records of the Association.

Web Site - Maintains the Association website—olympiahoa.com.

Welcoming -- Greets new residents; Informs residents of the amenities and activities available to all Olympia residents; Informs residents of The Living Unit Handbook with the rules of the Association.

VOLUNTEERS

Most of the operations and maintenance of Olympia are carried out by committees of volunteers. All owners and residents, if able, are encouraged to serve the Association in some volunteer capacity. Volunteers assist in carrying out the planning and promotion of all phases of Association work, lessening the expense of using outside consultants and contractors. In addition, volunteering is a good way to get acquainted with your neighbors and to learn how Olympia functions.

II. AMENITIES

CLUBHOUSE (A *Non-Smoking Facility*)

This facility exists primarily for the use and enjoyment of Olympia residents and their guests. In addition to the exercise room and the indoor pool described below, the Clubhouse includes a dining room with a commercial kitchen and a lounge, a library and a multi-purpose room.

The dining room is the scene of many of Olympia's social events, including breakfasts, dinners, speakers nights, various card games, bingo, etc. The dining room, kitchen and lounge are available to residents of Olympia for private parties. A reservation fee is required. If interested, obtain more information from a member of the Reservation Committee.

The library contains many books, movies and audio tapes. Most of this material has been donated by residents. The items can be checked out by Olympia residents for your own personal use. The rules for circulation are posted in the library next to the circulation basket.

FITNESS ROOM

The Fitness Room in the Clubhouse contains treadmills, strengthening stations and several bicycles. It also includes a TV with cable and a VCR for watching videos while working out. The exercise room is open when the Clubhouse is open. Please sign in at the reception desk before using the exercise equipment.

All residents and adult guests 18 years or older using the exercise equipment must have a signed waiver on file at the Reception desk. Residents must accompany their guests to the Clubhouse, or arrange to have a resident accompany them, if they intend to use the exercise equipment. For safety reasons, no one under the age of 18 is permitted in the Fitness Room at any time.

As a courtesy to those waiting to use the bicycles or treadmills, please limit your use to 20 minutes. All Fitness Room Rules are posted in the room for your review.

POOL

The indoor pool is 32 ft. by 60 ft. Use of the pool is strictly at the user's risk, since no lifeguard is provided by the Association. For this reason it is strongly recommended that no one swim alone. Please sign in at the reception desk and be sure the proper waivers are signed before using the pool. Also, please sign out before leaving the Clubhouse.

The pool area includes locker rooms for men and women. It is required that all swimmers use the showers provided in the Clubhouse locker rooms before entering the pool to eliminate contamination of the pool water with deodorants and body lotions.

The pool hours are 9:00 AM to 8:30 PM every day except Tues. Tuesday's hours are 9:00 AM to 7:00 PM. The pool is closed during electrical storms and when the "Closed Sign" is displayed next to the pool door.

Residents must accompany their adult guests to the Clubhouse, or arrange to have a resident accompany them, if their guests intend to use the pool. Children under 18 are permitted in the pool only from 1:00 PM to 4:00 PM, must have a sponsoring resident in the pool area with them, and must be out of the locker rooms no later than 4:30 PM. Children are not permitted in the pool on holidays. Children or adults wearing special swim diapers/garments are not permitted in the pool.

The complete list of pool rules is posted in the pool area for your review.

WALKING PATH

An asphalt walking path is provided for the use of Olympia residents and their guests. This path is located around the North side of the development behind Altis, Corinth and Kronos Courts. It runs from the end of Olympus Way and Kronos Court to the Clubhouse. There is also a short connection from the walking path to the rear of the St. Joseph's parking lot that provides access to Pearl Road. Benches are provided along the walking path for an occasional rest, if needed.

III. ANNUAL PLANNING CALENDAR

(Meetings are the Third Thursday of the month, unless stated differently)

January	Annual Homeowners' Meeting
March	Open Board Meeting
April	Overview Meeting
June	Open Board Meeting
August	Open Board Meeting
September	Overview Meeting
November	Open Board Meeting—Budget Approval

IV. FINANCIAL

ANNUAL BUDGET

The Annual Budget is prepared by the Finance Committee beginning in July each year. A member of the Finance Committee in cooperation with the Committee Chairs reviews the past history of expenses and the projected expenses for the following year in determining the Operating Expense Budget for next year. The Finance Committee compiles the projected operating expenses from all of the committees into the Operating Budget. Combining this Operating Budget projection with the Reserve Allocation and the Unit Paint Escrow Allocation forms the Maintenance Assessment for the Association. The Committee submits this proposed Assessment to the Board of Trustees in early November for their approval to be effective January 1st.

FINANCIAL STATEMENT

The Treasurer submits a preliminary Financial Statement to the owners at the Annual Meeting of Olympia Homeowners in January each year. Any questions or concerns may be directed to the Treasurer of Olympia.

MAINTENANCE ASSESSMENT

The annual Maintenance Assessment is approved by the Board of Trustees based on the recommendation of the Finance Committee. This Assessment consists of three components: Operating Expenses, Reserve Fund and the Living Unit Paint Escrow. Even though this is an annual assessment effective January 1st of each year, it can be paid in full on January 1st, in semi-annual installments due January 1st and July 1st, or in quarterly installments due January 1st, April 1st, July 1st, and October 1st. Payments received more than five (5) days after the due date (the grace period) will be subject to a late fee of \$25.00.

RESERVE FUND

Olympia's Governing Documents require the Association to maintain all Common Properties and Facilities including, but not limited to, painting, repairing, replacing, and caring for all appurtenances, furnishings, equipment, exterior and interior building surfaces, trees, shrubs, grass areas, driveways, walls, concrete, storm sewers and swales and all other improvements in and / or on the Common Properties. It is inevitable that all **physical assets deteriorate with time and** some of these assets are costly to replace.

As corporate officers, the Trustees have been entrusted by the owners with the care of Association assets. The Trustees therefore have legal responsibility to use “sound judgment” as they transact Association business. For this reason, Olympia has a reserve plan.

This Reserve plan has two parts: the Reserve Study and the Reserve Policy. The Reserve Study identifies the major components of capital assets for which the Association has maintenance responsibility that have a useful life of 3 to 30 years. Each component is assessed for condition, useful life and cost of replacement. With this information a 30 year maintenance schedule and funding plan is produced. This plan provides current and future Boards with a roadmap to responsibly maintain the community’s assets. Following this plan insures that all members pay their fair share of these major expenses as they use them. Special assessments become a thing of the past.

The funds allocated to Reserves are held in bank accounts separate from the operating funds. Disbursements from the Reserve Fund are to be used exclusively for replacement of the capital assets included in the Reserve Study and only upon the approval of the Trustees. Extraordinary expenses not originally included in the annual Reserve estimate which may become necessary during the fiscal year shall be charged first against such reserve.

As a member of Olympia, all the cash in Reserves is part of the value of your home. More savvy buyers are checking the Reserve Fund strength, because it indicates if the seller has contributed “their fair share” or if the financial burden of reserve projects will fall on the new owner in the way of high annual assessments or special assessments. Maintaining a strong Reserve Fund reduces the probability of a special assessment to a low probability.

V. GOVERNING DOCUMENTS

Olympia Homeowners Association is governed by several governing documents:

Articles of Incorporation – Establishes The Olympia Homeowners Association as a non-profit corporation under Section 1702.01 et seq., of the Revised Code of Ohio, recorded in Columbus on October 22, 1991.

Code of Regulations – Defines the organization of running the Association, i.e., election of Trustees, duties of Trustees, meeting requirements and the financial aspects of the Association such as budgets, assessments and reserves.

Covenants & Restrictions – Describes the Covenants, Restrictions and easements imposed upon The Olympia Subdivision. Establishes the rights of the owners of the Living Units and the rights of the Association to take

such steps as are reasonably necessary to protect the Common Properties and Facilities against foreclosure, to adopt uniform rules and regulations governing the use of the Common Properties and Facilities.

Fair Housing Act of 1988, as amended, and The Housing for Older Persons Act (HOPA) of 1995 – Authorizes Olympia to operate as a community of “55 & Over”, restricting the age of the residents and establishing the laws and regulations for maintaining this designation.

Regulations, Resolution, Rules and Policies – Specific guidelines and rulings established by the Trustees over time to protect the common property and facilities, to assure the residents maximum benefit from these facilities, and to maintain a harmonious community and its esthetic enhancements.

The Code of Regulations and the Covenant & Restrictions documents are included in the last section of the Unit Handbook.

VI. INSURANCE

Article VI. Section 23 of the Olympia Covenant & Restrictions require that all Living Unit Owners have the duty to acquire and maintain in continuous effect, at the Unit Owner’s expense, a Homeowner 3 (or its equivalent) insurance policy on the unit, except when a Neighbor Association has assumed and is properly discharging such responsibility. The policy must be written to provide full replacement cost, including the guaranteed Replacement Cost Endorsement, of the Living Unit in the event of damage or destruction from a covered peril. Each policy so written shall also provide third party liability coverage and protection for each Living Unit Owner. The Living Unit Owner must provide the Living Unit Owner’s Association with evidence of insurance as set forth by an official Certificate of Insurance of the company providing such coverage or alternatively, a full copy of the policy.

Please request that your insurance agent send a copy of your “Certificate of Insurance” to:

Olympia Homeowners Association
Insurance Committee
12657 Olympus Way
Strongsville Ohio 44149

NOTE: This does not apply to owners of Living Units in the Athena Condominium Association since they are covered under a master policy.

VII. LANDSCAPE MANAGEMENT

The Board of Trustees has approved the following recommendations of the Landscape Management Committee:

Landscape Management:

1. Routine maintenance related to snow removal, landscaping, mowing, pest control, trimming, mulching, and any other horticultural practice is contracted out and is the overall responsibility of the Landscape Management Committee, except as specified below. When homeowners anticipate any of the above on their own, the Committee must approve it in advance.
2. The Landscape Management Committee retains control over replacements of all plant species and size as is appropriate and necessary.
3. Replacement plantings will be guaranteed by the contractor to grow for a period one year from date of planting, provided the homeowner supplies reasonable care according to instructions provided by the contractor.
4. Plantings outside or beyond the owner's property markers are considered common property and, except for Limited Common Property, will be maintained as deemed appropriate and necessary by the Landscape Management Committee. In general common areas not visible from the street or walking path, will not be maintained but left in their natural state. It is reasonable to imagine that homeowners will also help to take reasonable care of this community property as a matter of pride in our community.
5. Dead branches or dead trees are the responsibility of the Association if they are on common property. Should a homeowner perceive a potential problem with a live tree that is on common property and adjacent to his / her house and wishes to have it trimmed, approval by the Landscape Management Committee is required and the cost for trimming will be paid by the homeowner. Approval will be required for trimming live trees due to the possibility of improper trimming and eventual killing of the tree. Trees not on common property are the responsibility of the homeowner.

Homeowner:

6. The unit owner is responsible for the watering of all plants and turf grass that are visible from the street. The replacement of plants due to damage or dying is the responsibility and expense of the property owner.

7. Any plantings done by individual owners or with outside contractors must be consistent with item #2 above as it regards to OHA Landscape Management Committee preconditions and requirements.
8. All plantings and mowing within an enclosed fenced area or home property boundaries are totally the responsibility of the individual homeowner. Some exceptions where the turf areas are contiguous and adjacent to common areas will be mowed.
9. Depressions in turf areas are the responsibility of the individual homeowner.
10. Expenses to correct non-compliance of the above guidelines will be the responsibility of the homeowner.
11. Each Landscape Committee member has a designated area of responsibility. If you have any questions or concerns regarding your landscaping, please contact the appropriate committee member.

Your Landscape Management Committee has endeavored to do their utmost to keep our community attractive. Their efforts along with the other committees and volunteers have kept our maintenance fees very reasonable.

VIII. MEETINGS

ANNUAL HOMEOWNERS MEETING

The Governing Documents of Olympia require that the Association conduct an Annual Meeting of Homeowners. This meeting is usually held on the third Thursday of January each year. The primary purpose of the Annual Meeting is the election of Trustees and any other business as may come before the Board. In order for voting to take place there must be a quorum of owners present in person or by proxy. A quorum is a majority of the Living Unit Owners. In the absence of a quorum the meeting must be adjourned and rescheduled.

BOARD OF TRUSTEES MEETINGS

The purpose of the Board meeting is to keep residents aware of issues that affect their way of life in the community. The meetings begin with 15 minutes of open forum, in which residents are granted time to voice their concerns or ask questions regarding items not on the agenda. Residents may ask questions or make comments regarding items on the agenda as the items are addressed by the Board. Comments and concerns expressed by the residents in attendance may be referred to the appropriate committee(s) for consideration and/or action.

OVERVIEW MEETINGS

At least twice each year, usually in April and September, the chairs of all committees meet in what is known as an Overview Meeting. Each committee gives a report on the accomplishments, current activities and plans for that committee. In addition, the meeting serves as a clearing house for committees to compare plans and make sure their objectives do not duplicate or conflict with the plans of another committee. All residents of Olympia are encouraged to attend and invited to comment on their concerns and recommendations. The Board of Trustees also attends the Overview Meeting, but no Board business is transacted at these meetings.

IX. MAINTAINING YOUR UNIT EXTERIOR

OUTSIDE STRUCTURAL MAINTENANCE

The maintenance of the outside of a living unit owner's home structure is the responsibility and at the expense of the owner. To protect our property values the Association maintains control over all home structure maintenance, such as roofs and siding.

MODIFYING YOUR UNIT

Owners wishing to alter the exterior of their living unit or to add additional structures to their property must submit the plans and specifications to the Architectural Review Committee. The Committee will view the plans, considering the harmony of external design and the location in relation to surrounding structures and topography consistent with the Architectural Design Policy of the Association. Before any work can begin the plans must receive the appropriate approval from the City of Strongsville as well as the approval of the Association.

PAINTING

The Olympia Homeowners Association has determined that all homes and fences must be repainted every eight (8) years. The cost for painting is the responsibility of the homeowner. Owners may choose to do the work themselves, hire their own contractor or use the contractor selected by the Painting Committee. Specifications for the exterior paint are to be obtained from the Paint Committee.

In 1994 the Association created the Unit Paint Escrow Fund to help the homeowner with the cost for repainting. A part of the annual maintenance assessment is placed in an escrow account for each homeowner. When the repainting of the unit is completed and upon the approval of the Painting Committee, the amount in the Escrow Fund is withdrawn and paid to the

homeowner. These funds are accumulated by the Treasurer in a bank account separate from the operating funds of the Association. As each quarterly maintenance assessment is received, the portion allocated to the Paint Fund is credited to each Living Unit. The amount of this credit is held in escrow and becomes an asset of that property and therefore transfers with the property upon the sale of the property.

ROOFING

There is no reserve fund for the roofing of the living units. This would be at the expense of the homeowner. Any material used in the repair or replacement of a roof must be in accordance with the specifications of the Association.

VINYL SIDING

In lieu of repainting, owners may elect to install vinyl siding on their unit. The siding material must conform to Olympia specification. Prior approval of the Paint Committee is required.

YARD DECORATIONS

Decorations and ornaments of many types placed on and in front of our homes reduce the beauty of our area. Without some oversight, they can create clutter and reduce the attractiveness of Olympia. This has a diminishing effect of reducing our home value. The configuration of Olympia, with the small frontage of each home, magnifies the presence of these decorations.

The recommended guidelines are as follows:

- American flag – keep it in A1 condition,
- Seasonal decorations – remove them soon after the holiday
- Small unobtrusive decorations – keep near your front door.

We discourage the following:

- Artificial flowers, except in wreaths,
- Cut-outs or statues
- Large objects either mounted on the home or placed in front of the home.

Any of these items may be displayed in your courtyard, at the side or rear of your home for your own enjoyment.

Remember, what may seem attractive to you, may be viewed as unattractive and undesirably noticeable by your neighbor.

Since Olympia strives to be a harmonious community, a “Good Neighbor Policy” seems to be most appropriate. So, be mindful of the appearance of your home’s exterior and,

Be a Good Neighbor!

X. RESOLVING DISPUTES

Any member of Olympia who has a problem or concern should mail a signed written notice addressed to the **President of the Board, Olympia Homeowners Association, 12657 Olympus Way, Strongsville, Ohio 44149**, containing the concern and its rationale. This signed written notice may also be placed in the “Suggestion” box at the Reception Desk in the Clubhouse. The notice must contain a legible signature of the resident to merit Board action or response. An unsigned notice receives no attention. Telephone calls are not acceptable due to the strong probability of misinterpretation of the message.

XI. RULES & REGULATIONS

In order to provide harmony in the community regarding the use of common property and facilities, there are guidelines, polices and rules for all to follow. These rules pertain to the use of the pool, the reservation of the dining room for private parties, using the exercise equipment, etc. These rules apply to every resident equally. Complete lists of these rules are available at the Reception Desk in the Clubhouse. Also, there are recommendations issued from time to time by the Architectural Review Committee, Landscape Management Committee, Social Committee, Facilities Maintenance Committee as well as the Trustees. Some of these rules and regulations have been reflected in the material in this Unit Handbook. These rules are in addition to the Governing Documents mentioned above, which determine how the Association is to be administered and managed.

XII. SOCIAL EVENTS

The Social Committee plans and conducts a variety of events throughout the year. Some of these occur each month such as the Coffee Klatch and Bingo. Since all activities in Olympia are volunteer-based, some of these planned events may be canceled due to a lack of participation. The newsletter includes a calendar of all Olympia events for the month.

The Social Committee meets four times a year—February, May, August and October to plan and oversee the social activities of the Association. All residents are invited and encouraged to attend and participate in these worthwhile activities.

XIII. UTILITIES

The Olympia Subdivision is located within the City of Strongsville and realizes the full services of the City. Garbage is collected on Tuesday of each week. The material to be picked up should be at the curb by 8:00 AM on Tuesday morning. Trash bags and containers are to be placed on the left side of your driveway. Recyclables are to be placed on the right side of your driveway. The recyclables are collected separately from the trash and garbage. Also, there are Recycle Collection Bins located in several places around Strongsville for your use.

Yard waste is collected with the garbage, except in the fall when special pick-ups are scheduled for leaf removal. Residents will be notified by the City when these schedules are established. Periodically, the City of Strongsville mails to each residence a flyer which contains all of the specific detail regarding recycling. If you have any questions, contact the city of Strongsville.

Olympia Homeowners Association

AGE VERIFICATION

Please list below the Names and Dates Of Birth of all residents in your living unit.

After completing this form, remove and drop in the box at the Clubhouse Reception Desk or mail to the Clubhouse.

_____	_____
NAME (Please Print Clearly)	Date Of Birth
_____	_____
_____	_____
_____	_____

If additional space is required, please use the other side of this page.

I certify that the above information is accurate.

Signed _____ Date _____

Address _____ Sub Lot _____

Since its inception in 1989, Olympia Subdivision has been operated as a community of housing for older persons, as authorized under the Fair Housing Act of 1988, as amended. The Housing for Older Persons Act (HOPA) of 1995 further amended requirements for operating the community. To insure compliance with these laws and implementing regulations of the Department of Housing and Urban Development, the Board of Trustees of the Olympia Homeowners Association has issued the following rules and regulations.

- A. At least 80% of the occupied units in the community must have at least one occupant 55 years or older, and no children under age 18 may live in the subdivision. These restrictions on the ownership of property at Olympia are reflected in the Covenants and Restrictions for the Subdivision recorded in volume 89-5419 of Cuyahoga County Records.
- B. All owners will be required to complete a written certification for the records of the
- C. Olympia Homeowners Association listing the names and dates of birth of all residents in their living unit. Periodic surreys will be conducted to update this record. When homes are to be sold, the prospective buyer must submit a written statement to the Olympia Board of Trustees listing the names and ages of those who will be living in the home. If there is to be no resident 55 or older, the Board may disapprove the sale if it would cause the community to fail to meet the 80% requirement cited in (A) above.
- D. All permanent occupants of living units must be at least 18 years of age, however, children under 18 may be temporary residents during visits, not to exceed 8 weeks in any calendar year. In the event of family emergencies, the Board of trustees may, at its sole discretion, approve a visit of longer duration.
- E. Olympia owners who are selling their home and the Real Estate agents who are involved in the sale are responsible for assuring that prospective buyers are informed of these restrictions on age and minor children.

OHA NEW HOMEOWNERS - INFORMATION REQUEST

Please provide us with the following information:

NAME _____

ADDRESS _____

S/L # _____

Move-In Date: _____

Home Phone : _____

This phone number will be published in the Olympia Homeowner's Directory.
If you have an unlisted number **and do not want it published in the directory, please indicate so by writing UNLISTED next to the number.**

Emergency Contact:

NAME _____

ADDRESS1 _____

ADDRESS2 _____

PHONE _____

This information will be included in the official records kept on the OHA computer system and will be used in case of emergency only.

Also, **in compliance with Article VI, Section 23 of the Olympia Covenants and Restrictions**, please provide us with a copy of the **Policy Declaration Page** (usually the last page) of your **Homeowners Insurance Policy**. We keep this on file at the Clubhouse. You can drop off a copy at the clubhouse at your convenience. Address it "OHA Insurance Information".

Thank you in advance for your cooperation ...

SAMPLE MAINTENANCE FEE COUPON FORM GOES ON THIS PAGE.