

Westwood Village Homeowners Association, Inc
PO Box 1941
Sandpoint, ID 83864

Online at <http://WestwoodVillage.us>
Manager's Phone (208) 263-2618

Overview of Westwood Village

This document is an overview of the Association's history, governing documentation and organizational hierarchy, and includes other information the Board of Directors hopes can be useful. This document is maintained by the Board of Directors and amended as needed. The current version of this document may be found at the web site listed above.

Westwood Village was the dream of Lawrence G. "Bud" Moon, Investor; Bill Wyatt, Civil Engineer; Hardy Lyons and Everett Hofmeister, Attorneys. Together they purchased two farms from Simon Mathison and Kelly Langston. Being mostly hay fields, almost all of the trees now on the property were planted by the developers or the Association. Simon's barn was saved and used as the sales office, and now houses the "Wreck Room". Westwood Village was the first condominium development in Idaho, and Lyons-Hoffmeister wrote the first state condominium law. Westwood was purposefully planned for the open space, enjoyment of the lake, and all the amenities our beautiful area has to offer.

The Eagle, Coyote and Tyee clusters were completed in 1972, and named after steamboats that once plied the waters of Lake Pend Oreille. Lincoln Mutual Savings Bank in Spokane funded the project after half of the units were reserved. Gunning Builders of Spokane was the initial contractor. A cluster of condos was added every year or so, including the Eastern, Western, Northern and Metaline. The property to the west was later purchased from Martha Westwood Wyatt and was to be condos as well. However, the market was changing, so the property was platted for resale as lots and became Westwood Terrace.

Charlie Parrish and partners purchased the remaining building sites within Westwood Village. There was to be a four-plex named Mountain Belle, and about 20 homes in an area named Suzanne Court with its own pool and tennis court. The Mountain Belle site was used to build the Riverview four-plex. Suzanne Court became The Court at Westwood to complete the project.

The following is a summary, and does not replace or supersede anything in the governing documentation.

Overview of the Westwood Village Homeowners Association

1. Organization

- a. Westwood Village Homeowners Association, Inc. The Association is made up of Owners at Westwood Village. The name of the organization is abbreviated as WVHA.
- b. Board of Directors. The Board of Directors is elected at the annual meeting of the Association, and made up of five to ten volunteers from the Association membership. A term is three years, though occasionally adjusted to stagger the turnover and preserve institutional knowledge. The Board elects its own President, Vice President, Secretary, and Treasurer. Contact information for members of the Board is available from the manager, or by sending email to the Board's secretary at sec@WestwoodVillage.us.
- c. Design Committee. The Design Committee is appointed by the Board of Directors and made up of one or more volunteers from the Association membership. The Board of Director's Vice President is typically the Design Committee's chairperson. The Design Committee provides guidance for projects that affect or are visible from the Common Area. They are also a resource for Owners wanting to make changes to their Unit. The Committee is specifically charged with guiding Owners through the process of gaining the approvals needed for their projects, and the paperwork required.
- d. Management. Westwood employs a manager responsible for day to day operation and maintenance. Depending on the time of year, the manager may have one or two people assisting.
- e. Accounting. Westwood engages Panhandle Management, Inc. for all bookkeeping and accounting services.
- f. Legal. Westwood engages Ted Diehl, Attorney at Law, for legal matters.

2. Definitions

- a. Unit. The separate interest in a condominium as bounded by the interior surfaces of the walls, floors, ceilings, windows, doors, etc. This also includes the garage. Excluding the single family homes, Westwood has 74 Units.
- b. Single Family Residence. Although often included when referring to Units, there are five single family residences that are part of Westwood Village, four of which are on their own lots. A fifth home, the Bullfrog, is built on Common Area. Owners of the single family homes are entirely responsible for the maintenance of their homes and adjacent yards.
- c. Common Area. Areas within Westwood Village not otherwise designated as a Unit are considered Common Area, owned in equal share by every Owner at Westwood Village and managed by the Association. This includes roads, buildings that host Units (except for the single family homes), roofs, siding, and all parking that is not within a garage, etc. Common Area is further divided into General and Limited.

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- d. Limited Common Area. Common Area that is designated for exclusive use by Owners of a particular Unit, such as a patio or carport, is referred to as Limited Common Area. The yards associated with the Single Family Residences are Limited Common Area.
- e. General Common Area is area not designated as a Unit or Limited Common Area.

3. **Governing Documentation.** All of the following documents are available at our web site.

- a. Declaration of Condominium. The Declaration is the basis for all of the rest of the governing documents at Westwood. It has been amended many times and restated in its entirety. The Declaration establishes Westwood Village Condominium as a legal entity and defines in broad terms how it should operate. The Declaration is recorded with Bonner County and can be amended with the approval of a majority of Owners.
- b. Articles of Incorporation. Established the Westwood Village Homeowners Association, Inc. as a non-profit corporation with a Board of Directors made up of five to ten Owners. The Articles of Incorporation are recorded with Bonner County and can be amended with the approval of a two thirds majority of Owners.
- c. Bylaws. Provides refinements on how the Association will operate. The Bylaws are recorded with Bonner County and can be amended with the approval of a majority of Owners.
- d. Rules and Regulations are maintained and approved by the Board of Directors. They include information and guidance on use of the Common Area and features of Westwood.
- e. Design Committee Rules are maintained by the Design Committee and approved by the Board of Directors. Owning a condominium is very different than owning a private home. Since the Association is responsible for maintenance of the Common Area – including buildings that contain condos – owners are limited in what changes they can make. Proposed changes to buildings, Common Area, or Limited Common Area are subject to review by management, approval by the Design Committee, the Board of Directors, or the Association as a whole. The Design Committee Rules provide guidance on who needs to review or approve for different kinds of work, and any conversion of Common Area to Limited Common or into a Unit that may be required.
- f. Estoppel Certificates are used to document an Owner initiated change that results in something the Owners of that Unit are thereafter responsible for maintaining, including subsequent Owners. After being filled out, reviewed by the manager, and approved per the Design Committee Rules, the certificate must be notarized and recorded with Bonner County and associated with the property records. This is intended to make sure prospective owners are aware of their responsibilities for that specific unit. The original should be kept in the manager's file associated with the particular unit.

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4. **Board Meetings** occur several times a year, and owners are encouraged to attend. Meetings are usually announced several weeks in advance, with an agenda available about a week before the meeting. Minutes from past meetings are available on the web site.
5. The **Annual Meeting of the Association** is held on Saturday morning over the Independence Day weekend. It is the most important meeting of the year for the Association. A typical agenda includes approval of next year's budget, election of Board members, owner approval of Association initiatives, construction projects, owner projects impacting Common Area, etc. Please plan on attending. If you are unable to attend, please give your proxy to a Board member or an owner that will attend. Instructions and the agenda are sent 20 to 30 days prior to the meeting, as required by our Bylaws.
6. **Association Dues.** Monthly dues are established as part of the budgeting process. The dues cover maintenance of the Common Area, basic cable TV channels, internet service, water, sewer, garbage service, and projects for the Association.
 - a. Except in the case of fines, or changes associated with the first payment of the year under a new budget, dues should be the same each month. Many people choose to use their financial institution's bill payment service to schedule payment.
 - b. Our accounting firm offers a free service that can withdraw dues from an account that you designate. Contact our bookkeeper for details.
 - c. Payments can be made monthly, quarterly, or for the calendar year in advance.
 - d. Dues should be made payable to Westwood Village Homeowners Association and sent to:

WVHA
PO Box 1941
Sandpoint, ID 83864
7. **Transfer Fees.** There are two Association related transfer fees associated with purchasing property in Westwood Village.
 - a. An Administrative Transfer Fee covers new account set up and costs associated with an inspection of the unit's sewer line. The inspection is required by the City when a home within the city limits is sold.
 - b. The Refundable Transfer Fee of \$500 will be returned to the buyer after meeting with a representative designated by the Board of Directors to review our governing documentation. Information about that process is contained in the checklist at the end of this document.

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8. **Taxes.** Each owner is responsible for paying the taxes assessed on their Unit. Unit ownership includes an equally divided percentage of Common Area as defined in our governing documentation.
9. A basic set of **Cable TV** channels is paid for with the monthly dues. The specific channels that are included are not the same for all units. The differences relate to when the units were built and the packages that were negotiated. There may be other channels available from the cable provider (identified in item 25 below) for purchase at your own expense.
10. A fiber optic network was installed at Westwood in 2018 as part of a **bulk rate internet service contract**. Each of Westwood's units is provided a WiFi router and 25Mbps download/upload (symmetrical) service managed by Ting. The cost is included in monthly dues as an operating expense.
11. **Annual Budget.** The Association's fiscal year is the same as the calendar year, January through December. The Association's Treasurer leads an effort each spring to develop a budget recommendation for the following year. The budget proposal is finalized as the annual meeting of the Association approaches, and it is distributed as part of the annual meeting agenda. The budget must be approved by the Association. The current budget is available on the web site. Depending on whether a new budget has been approved for the next year, it may also be available online.

The annual budget for the Association is actually two budgets; one for operating expenses and another for capital expenses.

- a. The operating expense budget includes utilities, personnel, insurance, regular maintenance, minor purchases, and maintaining a capital reserve of at least 20% of the annual operating expenses. The operating expense budget is paid for by regular assessments, included in monthly dues.
 - b. The capital expense budget pays for improvements and major repairs or replacements. This includes roofing, siding, paving, retaining walls, lawn mower, tractor, etc. The capital expense budget is paid for by special assessments, included in monthly dues. If there are no capital projects or purchases planned for the next fiscal year, there will generally be no special assessment in the budget for that year.
12. **Association Treasury.** The Association banks locally and breaks the treasury balance into buckets with specific purposes.
 - a. The Checking bucket doesn't really have a target value, except that we need to be able to pay our bills from it.
 - b. The Capital Reserve should always have enough money in it to pay operating expenses for a couple of months, or an amount greater than twenty percent of what we spend on operating annually. This is our rainy day fund.

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- c. The Special Assessment bucket usually contains nothing unless we are funding a capital project like roofs, roads, siding, etc. It is funded by the capital budget portion of our dues.

- 13.** The Association carries liability and property **insurance** that covers the Common Area, including the buildings that host our condos. The policy premiums are included in the operations budget and paid by owners through monthly dues.

The Association requires that owners carry at least \$300,000 liability coverage for their Units and provide proof of insurance on an annual basis. Owners that rent their units must provide proof that their policy specifically covers rentals.

The liability coverage protects an owner if, for example, a water line in their unit breaks and damages a neighbor's unit. It should also provide protection for medical bills if a guest trips and falls.

This requirement and our diligence in providing proof has significantly lowered the cost of insuring Westwood.

The simplest way to meet the annual proof of insurance requirement is to have the Association added to your policy's proof of insurance distribution, typically used to inform lien holders that insurance is in place. Otherwise, send a copy or image of the insurance coversheet to our accountant each time it is renewed.

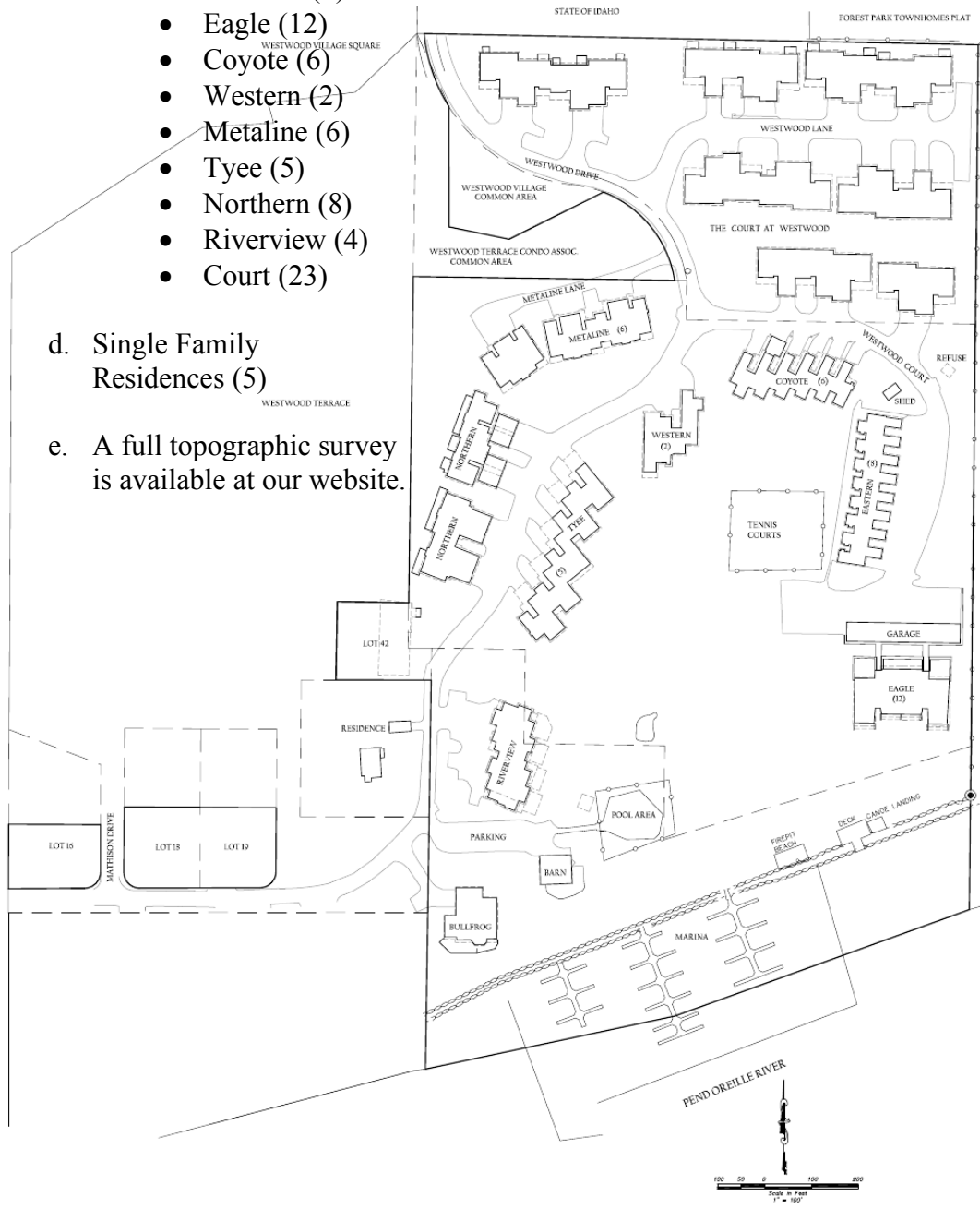
The Association also encourages owners to carry property insurance for their unit. Consider what would happen if a building was damaged by fire. The Association's policy would take care of repairs to the building, but doesn't provide coverage for anything in the condominium unit itself. The owner's policy should provide for replacement or repairs to the internal walls, wiring, lights, windows, wall and window coverings, trim, appliances, furniture, fixtures like sinks and toilets, as well as kitchen cabinets, bathroom vanities, etc.

- 14. Decks** are part of the design for most models of Westwood's condominiums. The original concrete decks used for most main floor units have all been replaced by their owners over time. As with any owner initiated modification to the original unit, the current and subsequent Owners assume responsibility for maintenance. The Association maintains responsibility for structural repairs on the upper decks of Eagle and Riverview units, and maintenance including painting for the railings.

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15. Buildings

- a. The **barn** contains the Wreck Room, manager's office, and equipment maintenance shop. The patio and gas barbeque are on the south side of the barn.
- b. The **mail hut** contains incoming and outgoing mailboxes, and a bulletin board for announcements.
- c. Clusters
 - Easterns (8)
 - Eagle (12)
 - Coyote (6)
 - Western (2)
 - Metaline (6)
 - Tyee (5)
 - Northern (8)
 - Riverview (4)
 - Court (23)
- d. Single Family Residences (5)
- e. A full topographic survey is available at our website.



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16. Amenities.

- a. There are 50 boat slips available for seasonal rental in the marina. Owners, their renters, or residents of Westwood Terrace are eligible to apply for a slip on a first come - first served basis with Owners having priority, and preference given and slip assignments preserved for people that leased in the previous season. Some slips have been equipped with covers paid for by the person assigned to that slip. The Rules and Regulations include more detail on how slips are assigned. The lease agreement is available on the web site under Forms.
- b. The swimming pool is open between Memorial Day and Labor Day. It is closed for maintenance a couple of mornings each week and usually open again around noon.
- c. The double tennis court was replaced entirely in 2011 and includes one side marked for pickle ball and equipped with a basketball hoop. The replacement included over a foot of foundation material that should prevent the surface from cracking as often as before. See the Rules and Regulations for restrictions.
- d. The Wreck Room meeting room is available by reservation for private functions. See the Rules and Regulations for instructions.
- e. The barn patio was replaced with pavers in 2012 and expanded to include room for more tables, chairs, and a gas grill. The patio can be reserved with the Wreck Room, and offers a terrific view of the waterfront.
- f. A waterfront fire pit and picnic tables provide a great place to enjoy the view.
- g. The floating dock is a favorite place to hang out in the summer.
- h. The 20' by 40' waterfront sundeck was replaced in 2016 and includes plenty of lounge chairs.
- i. A limited amount of waterfront storage for small craft and water toys is provided during the summer months near the sundeck and on the west side of the barn.
- j. The system of ponds used to feed parts of the irrigation system is primarily cosmetic, but a natural draw for waterfowl and wildlife. In the winter the ponds provide a nice place to ice skate. Although they sit mostly on Westwood Terrace property, the ponds and related dams are maintained by Westwood Village. The ponds were dredged in 2015 to remove cat tails and restore most of their original depth.
- k. A golf putting green and horseshoe pit are located in the meadow.
- l. Although not usually thought of as an amenity, the roads in Westwood are owned and maintained by the Association. Except for Metaline Lane, all of the roads were

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completely dug out and replaced in 2009 - 2010, and now include over a foot of foundation material.

17. Keys

- a. A single key provides access to the pool, tennis courts, restroom at the barn, and the gas barbeque on the barn patio. You should receive the key from the previous owner. Obtain replacements from the manager.
- b. Mailbox – Obtain the key for your mail box from the previous owner. New keys are available at the Post Office located at Fourth and Church Street. Please inform the local postmaster if you intend to receive mail at Westwood. Most Owners do not, and mailed flyers and other third class material are typically discarded.
- c. Unit – Owners must provide keys for their unit to the manager.

18. Restrictions on **Pets** are spelled out in the Rules and Regulations.

19. Making a unit available as a **rental** is subject to restrictions laid out in the Rules and Regulations. Short term rentals (less than 30 days) require a permit from the City of Sandpoint. Westwood's manager can provide the name of a preferred property management professional upon request.

20. Snow

- a. **Plowing.** Westwood employs contractors for removing snow from the roads. Roads within Westwood will be plowed only after at least four inches of snowfall. In order to get the most value for the expense, management will consider whether more snow is expected before calling for service.
- b. **Roofs.** Except for the Single Family Residences, the Association is responsible for snow removal from building roofs. Contact the manager for scheduling.

21. **Web Site.** The Association maintains an online document repository at <http://WestwoodVillage.us>. The site includes copies of our governing documentation, meeting minutes, budget, financial statements, frequently answered questions for financing, and other items thought to be useful. Suggestions for additions are welcome.

22. **Contact List.** Send email to sec@WestwoodVillage.us to have your email and/or phone number added to a contact list that is shared among the Association and management.

23. **Email Distribution** of announcements. If your email address is on the contact list described above you will receive announcements of meetings, meeting agendas, soft copies of meeting minutes, and other documents related to Association business. More information is sent to the distribution list than is sent to owners by postal mail. Only the Board of Directors can authorize sending messages to the distribution list.

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- 24. Neighbors:** Westwood Terrace occupies most of the home sites to the West of Westwood Village. It is a owners association consisting of 27 private lots, all but a few of which have homes on them. Their association pays an annual fee to Westwood Village for access to our waterfront Common Area. There are several homes in the same area that are not part of a homeowners association, including the four houses on the waterfront. Other neighbors include Northshore to the East, and Forrest Park to the North.
- 25. Utilities and Services.** The monthly dues for Westwood Village cover basic cable TV channels, water, sewer and garbage collection.
- a. Check with the manager for the trash and recycling collection schedule.
 - b. Internet – Ting, (855) 846-4389
 - c. Land Line Telephone – Frontier, (866) 605 8839
 - d. Electricity and Gas – Avista Utilities, (800) 227-9187
 - e. Cable TV – Northland Communications, (208) 263-4070

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26. Attention Westwood Representative:

- ✓ Confirm you have been authorized to conduct this orientation by the Westwood Village Homeowners Association Board of Directors.
- ✓ Confirm all owners identified on the property deed are included in the orientation.
- ✓ Print the following from the Association’s web site at <http://WestwoodVillage.us>, and provide them to the new Owner;
 - Westwood Village Overview
 - Rules and Regulations
 - Design Committee Rules
 - Budget
- ✓ Review each of the above with the new Owner, answering questions as they arise and noting anything that requires follow up, including changes needed for the documents.
- ✓ Obtain the buyer’s signature(s) as acknowledgement of the overview. Buyer’s acknowledgement allows the Association to refund their transfer fee.
- ✓ Fill in the date of the orientation and address of the buyer’s property at Westwood, and sign below as Westwood’s representative.
- ✓ Please forward the signed page to Westwood Village at the address at the top of this document, or by fax to 208 263 6627.

Date of orientation: _____

Westwood Property Address _____

Buyer acknowledges they have received an overview of Westwood Village’s governing documentation, a copy of this document, the Rules and Regulations, the Design Committee Rules, and understands that further questions may be directed to the Board of Directors.

Buyer’s Printed Names Buyer’s Signatures

Westwood Representative Westwood Representative
Printed Name Signature
