

Dear Homeowner,

During your home buying process, you were told about the Canterbury Farms Community Association.

From the Welcome Letter from the Board:

Your Association

The Canterbury Farms Community Association is a non-profit organization. It was created in an effort to foster a harmonious living environment while maintaining and promoting property values. The Board of Directors provides the Association with leadership and a sense of direction. The Board develops the Association's budget, approves and monitors expenditures on an on-going basis. Effectively managing a homeowners association is a complex endeavor. As a result, the Board has selected Association Management Services (AMS) to manage the day-to-day operation of the Association.

Owning a home in Canterbury Farms requires membership in the Association. An annual assessment is paid by each homeowner. All homeowners share the responsibility for adhering to Association guidelines, policies and procedures. If you haven't already done so, please take the time to read through the DCCR [Declaration of Covenant, Conditions, and Restrictions]. It's your primary source for locating information about guidelines, policies and procedures.

What this means:

Homeowners associations, called HOAs, are not for the owner who wants total control over when the trash can is placed on the curb or whether to convert the garage into an apartment for the in-laws. There are tradeoffs when deciding to buy or to build in a community governed by an association.

HOAs began as an option that homeowners could select to join, like any other social group. But in the 1960s, cities and counties began encouraging developers to set up mandatory HOAs that required all homeowners to participate. Now, before starting construction, most developers set up a nonprofit organization for the HOA with the Texas secretary of state and then write all governing rules and restrictions. This includes the HOA's duties and the homeowners' responsibilities, and these are kept in a public document called the Declaration of Covenants, Conditions and Restrictions, or DCCRs, which is filed with the county clerk's office.

Builders turn over governance of the HOA to an elected board of homeowners when the subdivision is mostly sold.

Today, HOAs typically must maintain the common areas, such as parks, clubhouses, pools, entrance landscaping and playgrounds. The DCCRs also specify how homeowners must handle yard maintenance, noise, pets, parking, storage of boats and RVs, making repairs or changes to the exterior of the house, and whether and what materials a homeowner uses to modify the house's design or to add buildings.

Homeowners can challenge those decisions by submitting requests for changes to an association's architectural control committee or the HOA board; however community members must abide by the architectural control committee or HOA board decisions.

Associations have taken leadership on environmental issues such as smoking and conservation. Homeowners also must abide by the covenants and restrictions in mandatory associations — or face legal action. Many HOAs issue a handful of written notices asking a homeowner to fix a violation or to pay dues within a given amount of days if they have fallen behind. If nothing happens, then the HOA issues a final notice, giving the homeowner additional days to respond, before turning the issue over to an attorney.

If the homeowner owes unpaid dues, then the HOA can file a lawsuit to collect. If the homeowner ignores a judge's order to pay the dues, then the HOA can start foreclosure proceedings.

Quick Facts:**Average HOA Costs In San Antonio**

Annual homeowners' association fees can include a transfer fee, reserve or capital improvement fee as well as monthly, quarterly or annual dues. They differ by size, the number of homes in an association, and the amenities provided.

Transfer fee for single-family home:		\$100 to \$150 one time
Annual dues for single-family homes:		
	0-99 units:	\$250-\$400 without a gate or other amenities \$500-\$700 with an entrance gate and Pools
	100-299 units:	\$250-\$400 without a pool; \$350-\$500 with a pool
	300-699 units with a pool:	\$450-\$600
	700+ units with a pool:	\$350-\$500

Source: Spectrum Association Management and Glenn Clarke

To HOA Or Not?

These are some tradeoffs to consider when deciding whether to buy a property that is part of a mandatory homeowners association.

Homeowners Associations: Offer control over cleanliness, landscaping and decor, down to the color and thickness of the tiles used on a roof, as well as recourse when the neighbor builds an addition that blocks your view of the night sky or a local lake.

In exchange, homeowners must pay for the HOA and get approval before changing exterior paints or setting a basketball court in the driveway; if they don't get permission, they could be required to repaint or to remove unapproved construction — or to face foreclosure actions.

Non-HOA communities: No extra fees. Plus, owners can leave the trash can out for days and accessorize their homes as they please. But there's no one to turn to if the neighbor begins using all the street-side parking for the vehicles he is repairing in his home garage-turned- mechanic shop.

Sincerely,

Communications Committee
Canterbury Farms Homeowners Association