

A LAYMAN LOOKS AT THE COVENANTS

All you ever wanted to know about the Covenant Assn. and were afraid to ask!

WHAT IS A COVENANT? The dictionary defines it as an agreement between persons or parties.

WHAT IS "THE NORTHWOOD COVENANT"? An agreement to a set of restrictions placed on the use of land, made on February 16, 1931, between the Roland Park Montebello Co. (who owned the land that is known as Northwood and was laying out streets and lots and offering them for sale) and the original Purchaser.

WHAT ARE SOME OF THE RESTRICTIONS? That only single-family dwellings may exist, that no fences may be constructed in the front of the properties, that there may be no unauthorized construction, and other as recorded in the Deed & Agreement.

HOW DOES THIS 1931 AGREEMENT AFFECT ME NOW? The Deed & Agreement entered into in 1931 states that the covenants are binding upon the purchaser, his heirs . . . and assigns—assigns, that's what you are as a 2nd, 3rd, etc., purchaser of property in Northwood.

WHEN DID I AGREE TO THESE COVENANTS? When you purchased your home, this set of restrictions formed a part of your Deed.

HOW ARE THE COVENANTS ENFORCED? The first line of enforcement is voluntary compliance. The community associations work to educate residents in regard to the covenants; and, for the most part, find that property owners in Northwood are more than willing to maintain the high standards demanded by the covenants. Where violations exist, the Covenant Association will sue to get compliance with the restrictions. A high rate of success has been obtained in Court rulings.

CAN THE COVENANTS BE MODIFIED? Yes, where you are dealing in the area of aesthetics, if the entire community is in agreement, modifications can be made. For instance, tool sheds may be adopted by one community; whereas, another may choose not to have them.

WHAT IS THE "MAINTENANCE FEE"? An annual assessment of 30 cents per 100 square feet on your lot. This too was set up in the original Deed & Agreement, and is now a part of your Deed.

WHAT IF I DON'T PAY? The assessment is a lien on your property which is enforceable by suit and sale of your home.

WHAT IS THE MONEY FOR? The benefit of your community. It may be spent as communities see fit, within the guidelines of the covenants. For instance, on the maintenance of common areas, on snow removal, tree trimming, alley repaving, etc.

WHO HANDLES THE MONEY? The Greater Northwood Covenant Association, which is a community corporation governed by a Board of six

voting Trustees—one each from Ednor Gardens/Lakeside; Hillen Road; New Northwood; Original Northwood; Perring-Loch; and Stonewood-Pentwood-Winston Improvement Associations. The Trustee is usually the President of the community association, provided he lives in a home that is in the covenant area. There are also four volunteer non-voting Officers—President; Vice-President; Treasurer; and Secretary. There is also a paid Executive Secretary.

HOW IS THE MONEY DIVIDED AMONG THE COMMUNITIES? According to amount of assessments in each particular community. For instance, money received from a property owner in New Northwood in payment of the maintenance fee is only available for use by the New Northwood Association.

HOW DO I GET A SAY IN HOW THIS MONEY IS SPENT? By attending your local association meetings and offering your suggestions. Your Trustee then brings his request for an expenditure of funds, accompanied by cost estimates, plans, etc., to the regular meeting of the Board of the Greater Northwood Covenant Association. The request is voted on by the Trustees. Once a motion is passed, the funds are earmarked for that particular expenditure and work may proceed. To maintain the proper control over the funds, the bill is paid, upon satisfactory completion of work, by the Executive Secretary.

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