

Cordova The Town Homeowners Association
Frequently Asked Questions
Current as of July 20, 2023

What is the Cordova the Town (CTT) Homeowners Association (HOA) and what do they do for the neighborhood?

The Cordova the Town Homeowners Association was instituted in 1994 when the neighborhood was developed.

The HOA is a non-profit organization established to govern and manage the shared areas within CTT and to establish and enforce rules and regulations for the benefit of all residents. The HOA uses the dues that residents pay to support these efforts, which include:

- Maintenance and upkeep of communal areas, including, but not limited to:
 - Communal areas (e.g., Gazebo Park, Belltower Park, Allentown Park, Ecklin Park)
 - Park benches, trash cans, and pet waste bags
 - Retention pond
 - Landscaping
 - Alleyways
- Establish and enforce community rules and regulations, known as covenants, to maintain the appearance, quality, and harmony of the neighborhood
- Preserve property values by enforcing rules and maintaining shared spaces to ensure that the neighborhood remains attractive and well-maintained
- Manage disagreements over the interpretation of the neighborhood's rules
- Foster a sense of community and provide opportunities for residents to engage with one another through social events, committees, and neighborhood activities

Who manages the HOA?

The HOA is managed by a board of directors. These resident volunteers are elected/appointed each May at the annual meeting. You can contact the board at CTTHOABoard@gmail.com. The current board members are:

- Jason C. Pelfrey, President
- Mike Bunyard, Vice President
- Rita Carreira, Treasurer
- Charnique Walker, Secretary
- Chip Smith, Member-At-Large
- Dennis Hughes, Member-At-Large
- Wayne Headley, Member-At-Large

There is an architectural board that is responsible for reviewing and approving or denying architectural changes or modification to properties within the CTT community. The current architectural board members are:

- Chris Speltz (cspeltz@rgroup.biz)

- Patrick Buchholz (patrickbuchholz@att.net)
- Eunice Tenent

The HOA board works with a property management company, Keith Collins Company, LLC, to collect dues, issue violations, and manage legal matters for the neighborhood. Current neighborhood information is available on their website at keithcollinsco.com. To log in to the neighborhood portal, Frontsteps, go to:

- Find Community
- Search for “Cordova the Town”
- Select our Neighborhood
- Register or Log In

How does the HOA determine how much I pay in dues?

Dues are set according to the size of your lot. Your lot is assigned a point size and your fee is determined by that number. The fee is currently set at \$72 per point.

When do I need to pay my HOA dues?

Dues are payable on January 1, April 1, July 1, and October 1. If your payment is not received, you will be issued a 30-day notice, a 60-day demand letter, and a 90-day attorney notice from the property management company.

I want to make changes to the outside of my home. What do I need to do?

The architectural review board must approve any changes being made to the outside of your house, including:

- Paint color
- Shutters
- Porches
- Fences
- Walls
- Drives
- Irrigation systems
- Landscaping
- Radio/tv antennas and satellite dishes
- Solar panels

Detailed plans must be submitted to the architectural review board for approval before beginning the project. The submission form can be found on the Frontsteps portal. Please wait for a response from a committee member or Keith Collins Company before beginning a project.

What are my maintenance responsibilities?

As a homeowner in CTT, you must maintain your property in accordance with the requirements of the neighborhood covenants. Your maintenance responsibility goes all the way to the street.

- Lawns must be mowed and weed free

- Flower beds should be weed free
- Plants and bushes in flower beds should be pruned and presentable
- Dead plants or trees should be replaced
- Wood on houses and fences should be rot-free and painted or stained to match the house trim color

What if I receive a violation notice in the mail?

Violations are mailed from the Keith Collins Company after they are submitted by the CTT HOA board. Homeowners with violations are given:

- Initial Notice: 30 days to remedy or repair
- 2nd Notice: 15 additional days to remedy or repair
- 3rd Notice: 15 additional days to remedy or repair and a \$50 fine
- 4th Notice: \$100 fine and a lien on the home with a court referral

Contact a board member or the Keith Collins Company if you have any questions.

My neighbor is not taking care of their yard. What is being done about this?

The CTT Board completes inspections every month, noting any violations in the neighborhood per the neighborhood covenants. These violations are submitted to Keith Collins Company, who will mail a formal violation notice to the homeowner.

How do I keep up with what is going on in CTT?

Frontsteps and our neighborhood website, cordovathetowntn.com, can provide you with information. You will also receive a monthly newsletter in your mailbox.

Where am I allowed to park my vehicles?

The CTT HOA asks all homeowners to park in their garages or driveways. We ask that no one park overnight on the streets. This is to keep the streets clear and to maintain the pristine aesthetics of our neighborhood. Parking guidelines apply to extended guests as well. There are overflow parking areas, if needed.

Can I keep a boat at my house?

All recreational vehicles, trailers, motor homes, campers, boats, trailers, commercial work vehicles, etc. must be kept in an enclosed garage.

Why do I have to turn my alley lights on at night?

Keeping alley lights on at night is a safety regulation in the covenants to protect our homeowners. The alleys get very dark at night. The expectation is for homeowners to use “dusk to dawn” bulbs above their garages that will automatically come on and go off. This expectation is included in neighborhood monthly HOA inspections.

What are the rules for yard decor?

Lawn ornaments, fishponds, bird fountains, and concrete lawn furniture are to stay out of front yard areas. During holidays, decorations can be displayed two weeks before and one week after the holiday. Christmas decorations are allowed after Thanksgiving and should be taken down by the first weekend in January. Election signs must be taken down the day after an election. Other signs may not be up for more than 30 days in a calendar year. Sports team flags may be hung on Saturdays and Sundays. The American flag may always be flown.

What information do you have about trash pick-up?

CTT trash pick-up is with a private contractor, meaning you pay them directly for your trash pick-up. Currently, we use Hometown Disposal (901-794-9096). Homeowners are asked to keep trash cans in the garage or in a concealed area. Please put trash cans away after trash pick-up. If you build a fence for your trash can, this must be approved by the architectural review board.

What are the pet rules in the neighborhood?

We love our pets in CTT! Dogs must be kept on leashes and under control for the safety of residents and other pets. Waste pick-up bags are provided in the common park areas. Please dispose of pet waste and respect your neighbors' lawns and the common park areas in the neighborhood.