
Lake of the Woods HOA

Cross-Reference Guide Source Document Verification Index

Use this guide to verify every key claim in the Legal Comparison Report and the Home Office Rules Breakdown against the original source documents.

Prepared for: Our Neighborhood
Date: March 26, 2026

Source Documents Referenced:

[A] 1984 Declaration

"Lake of the Woods Restrictions and Covenants," recorded March 23, 1984, by Anthony A. Petrarca, Trustee.
~19 pages.

[B] 1984 Bylaws

"Lake of the Woods Homeowners Association Code of Regulations," dated 1984. ~15 pages.

[C] 2026 Draft Declaration

"Draft 6 - Amended and Restated Declaration of Covenants, Conditions and Restrictions for Lake of the Woods," dated March 22, 2026. ~51 pages.

[D] 2026 Draft Bylaws

"Draft 6 - Amended and Restated Bylaws (Code of Regulations) for Lake of the Woods Homeowners Association," dated March 22, 2026. ~34 pages.

[E] Ohio Revised Code

Referenced Ohio statutes including ORC Chapters 5312, 1702, and Sections 3321.04, 3321.042.

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How to Use This Guide

This guide is organized to match the sections of both analysis reports. For each key claim or finding, the table shows exactly where to find the supporting language in the original source documents. The columns are:

- **Claim / Finding:** The statement made in the analysis report.
- **Source Document:** Which document contains the supporting text, using the letter codes [A] through [E] shown on the cover page.
- **Where to Find It:** The specific article, section, and page number(s) where you can verify the claim.

Page numbers are approximate and may vary slightly depending on your copy of the document. Article and section numbers should be exact.

Part 1: Legal Comparison Report Cross-References

I. Executive Summary

Claim / Finding	Source	Where to Find It
1984 Declaration is ~19 pages	[A]	Full document, pp. 1-19
1984 Bylaws are ~15 pages	[B]	Full document, pp. 1-15
2026 Draft Declaration is ~47-51 pages	[C]	Full document, pp. 1-51
2026 Draft Bylaws are ~34 pages	[D]	Full document, pp. 1-34
2026 documents bring HOA under ORC Chapter 5312 (Planned Community Act)	[C]	Recitals / Preamble, p. 1; Art. I (Definitions), pp. 2-5
1984 referenced only ORC Chapter 1702 (Nonprofit Corp Act)	[B]	Preamble / introductory language, p. 1
Over 30 property restrictions in 2026 (sections a through ff)	[C]	Art. IV, Sections 3(a) through 3(ff), pp. 10-24
~12 basic restrictions in 1984	[A]	Restrictions section, pp. 3-8
Board can levy fines and enforcement assessments	[C]	Art. VII (Assessments), pp. 28-32; Art. XII (Enforcement), pp. 42-44
Board can enter property to fix violations at owner's expense	[C]	Art. X, §6 (Right of Entry), pp. 37-38; Art. XII, §3 (Cure by Association), p. 43
Board can suspend voting rights	[C]	Art. III, §1 (Good Standing requirement), p. 7; Art. XII, §4, p. 43
Special Amendment power without owner vote	[C]	Art. XI, §2 (Special Amendments), pp. 40-42
Power of attorney for Special Amendments	[C]	Art. XI, §2(c) (Irrevocable Power of Attorney), p. 41
Loser-pays for amendment challenges	[C]	Art. XI, §3 (Challenge of Amendment), pp. 41-42
Developer Class B membership eliminated	[B] vs [D]	[B] Art. II (Class A/B), pp. 1-2; [D] Art. II (single class), pp. 3-4

II. Background and Context

Claim / Finding	Source	Where to Find It
84 single-family lots in Summit County (Akron), Ohio	[A]	Preamble and Exhibit A (legal description), pp. 1-2
Developer was Anthony A. Petrarca, Trustee	[A]	Opening paragraph, p. 1
Recorded March 23, 1984	[A]	Recording stamp / introductory text, p. 1
Ohio enacted Planned Community Act in 2010	[E]	ORC Chapter 5312, effective 2010
"Amended and Restated" means complete replacement	[C]	Title page and Art. XIV, §3 (Existing Restrictions), p. 45
27 formally defined terms in 2026	[C]	Art. I (Definitions), pp. 2-5

III. Declaration Comparison: Key Changes

A. Legal Framework

Claim / Finding	Source	Where to Find It
1984 only referenced ORC 1702	[A] + [B]	[A] No statute cited; [B] Preamble cites ORC Ch. 1702, p. 1
2026 references both ORC 5312 and 1702	[C] + [D]	[C] Recitals, p. 1; Art. I definitions; [D] Preamble, p. 1

B. Membership and Voting Rights

Claim / Finding	Source	Where to Find It
1984: Class A (owners, 1 vote/lot) + Class B (developer)	[B]	Art. II (Membership), §1-2, pp. 1-2
2026: Single class, all owners equal	[C] + [D]	[C] Art. III, §1, p. 7; [D] Art. II, §1, pp. 3-4
"Good Standing" required to vote (current on assessments)	[C]	Art. I (Def. of "Good Standing"), p. 3; Art. III, §1, p. 7
1984: In person or proxy only	[B]	Art. III (Meetings), proxy provisions, pp. 3-4
2026: Three voting methods (in-person/proxy, mail/electronic, combination)	[D]	Art. VIII (Meetings), §8-9, pp. 19-22
1984: Quorum is 20% of each class	[B]	Art. III (Meetings), quorum section, p. 3

C. Property Use Restrictions

Claim / Finding	Source	Where to Find It
Single-family residential use only (both)	[A] + [C]	[A] Restrictions §1, p. 3; [C] Art. IV, §1, p. 9
1,800 sq ft minimum (both)	[A] + [C]	[A] Restrictions §3, p. 4; [C] Art. IV, §3(b), p. 10
Short-term rentals banned (12-month minimum lease)	[C]	Art. IV, §3(c), pp. 10-11
Occupancy limit: 2 persons per bedroom	[C]	Art. IV, §3(d), p. 11
Drones banned (except Association-authorized)	[C]	Art. IV, §3(ee), p. 23
Artificial turf prohibited	[C]	Art. IV, §3(ff), p. 24
Sex offender residency ban	[C]	Art. IV, §3(dd), p. 23
Solar panels allowed with Board guidelines	[C]	Art. IV, §3(cc), p. 23
Home office rules: 8 conditions under Section 3(r)	[C]	Art. IV, §3(r), pp. 17-18
Wildlife feeding prohibited	[C]	Art. IV, §3(bb), p. 22
Cannot use HOA name without Board approval	[C]	Art. IV, §3(aa), p. 22
1984 signs: no signs except 'For Sale'	[A]	Restrictions §10, p. 6
2026 signage: detailed rules with size limits	[C]	Art. IV, §3(k), pp. 14-15
1984 vehicles: basic rules, boats behind house	[A]	Restrictions §7-8, pp. 5-6
2026 vehicles: expanded rules for RVs, commercial, inoperable	[C]	Art. IV, §3(g)-(j), pp. 12-14

D. Architectural Control

Claim / Finding	Source	Where to Find It
1984: Developer/successor approves, then Architectural Review Board (3 homeowners)	[A]	Restrictions §4, pp. 4-5 (approval requirement); §14, pp. 8-9 (ARB)
2026: Board of Directors has final authority	[C]	Art. V (Architectural Control), pp. 24-27
1984: No response in 30 days = APPROVED	[A]	Restrictions §4, pp. 4-5
2026: No response in 30 days = DENIED	[C]	Art. V, §2, p. 25

E. Assessments and Financial Provisions

Claim / Finding	Source	Where to Find It
1984: \$50/year minimum for 84 lots	[A]	Assessment section, pp. 9-11
1984: Increase requires 66% vote of members	[A]	Assessment section, pp. 9-11
2026: Board determines amount annually, no cap	[C] + [D]	[C] Art. VI, §1-2, pp. 28-29; [D] Art. X, pp. 25-28
2026: No owner vote required to increase	[C] + [D]	[C] Art. VI, §1, p. 28; [D] Art. VII, §1 (Board powers), p. 15
Enforcement assessments (new in 2026)	[C]	Art. VII, §1 (enforcement assessment defined), p. 30; Art. XII, §2, p. 42
Lien for unpaid dues; Association can foreclose	[C]	Art. VII, §2-4 (Liens, Priority, Foreclosure), pp. 30-32
Reserve funds required in 2026	[D]	Art. X, §1 (Budget), pp. 25-26

F. Insurance through K. General Provisions

Claim / Finding	Source	Where to Find It
No insurance requirements in 1984	[A]	Full document - no insurance article
2026: \$1M+ liability insurance, fidelity bonding, 100% replacement cost	[C]	Art. IX (Insurance), pp. 35-37
ORC 5312.09 requires HOA insurance	[E]	ORC §5312.09
Right of Entry: 48 hrs notice (non-emergency)	[C]	Art. X, §6 (Right of Entry), pp. 37-38
Irrevocable power of attorney for easements	[C]	Art. X, §8 (Power of Attorney), p. 39
1984 amendment: majority of owners must sign	[A]	Amendment provision, p. 12
2026 standard amendment: majority of voting power	[C]	Art. XI, §1, p. 40
7 purposes for Board Special Amendments	[C]	Art. XI, §2(a)(i)-(vii), pp. 40-41
1984 bylaws amendment: 66% of both classes	[B]	Amendment article, p. 14
Enforcement: Board can enter lot, levy fines, suspend vote	[C]	Art. XII (Enforcement), §1-5, pp. 42-44
Electronic notices permitted with consent	[C]	Art. XIII (Notices), pp. 44-45
Covenants are perpetual (no expiration)	[C]	Art. XIV, §1 (Duration), p. 45
"Liberal interpretation" and "Community Standard"	[C]	Art. XIV, §6 (Liberal Interpretation), p. 46
Scrivener's corrections by non-owner permitted	[C]	Art. XIV, §5 (Scrivener Corrections), p. 46

IV. Bylaws Comparison: Key Changes

Claim / Finding	Source	Where to Find It
1984: Board of Trustees, 3-7 members	[B]	Art. IV (Board of Trustees), pp. 4-7
2026: Board of Directors, fixed at 3	[D]	Art. III (Board of Directors), §1, p. 5
1984: Board meets min 2x/year	[B]	Art. IV (meetings of trustees), p. 6
2026: Minimum quarterly meetings	[D]	Art. III, §8 (Board meetings), p. 9
Executive sessions permitted in 2026	[D]	Art. III, §8 (Executive session), p. 10
1984: 75% to remove a trustee	[B]	Art. IV (removal), p. 5
2026: Board majority for cause (5 grounds), or members by majority	[D]	Art. III, §5 (Removal), pp. 7-8
1984: Annual meeting first Wednesday of January	[B]	Art. III (Meetings), §1, p. 3
2026: Annual meeting January through April	[D]	Art. VIII, §1, p. 17
1984: Special meeting by 10 members or Board majority	[B]	Art. III (Meetings), §2, p. 3
2026: Special meeting requires 50% of voting power	[D]	Art. VIII, §2, p. 17
23 enumerated Board powers in 2026	[D]	Art. VII (Powers and Duties), §1(a)-(w), pp. 14-17
Indemnification of Directors/Officers (new in 2026)	[D]	Art. VI (Indemnification), pp. 13-14
No compensation for Directors/Officers	[D]	Art. IV, §4 (Compensation), p. 12
Secret ballot required for elections	[D]	Art. IX (Elections), §3, p. 23
Conflict of interest rules (new in 2026)	[D]	Art. III, §9 (Conflicts of Interest), pp. 10-11

V. Legality Assessment

Claim / Finding	Source	Where to Find It
ORC 5312 authorizes planned community declarations	[E]	ORC §5312.02 - §5312.05
ORC 5312.12 authorizes HOA liens for unpaid assessments	[E]	ORC §5312.12
ORC 5312.09 requires planned community insurance	[E]	ORC §5312.09
ORC 1702.12(E) permits nonprofit D&O; indemnification	[E]	ORC §1702.12(E)
Sex offender ban: Fair Housing Act concerns	[C] + [E]	[C] Art. IV, §3(dd), p. 23; [E] 42 U.S.C. §3604 (Fair Housing Act)
HUD guidance: blanket 2-per-bedroom not reasonable	[E]	HUD Fair Housing Guidance (Keating Memo, 1991)

VI. HOA Dissolution

Claim / Finding	Source	Where to Find It
Terminating declaration requires unanimous consent	[E]	ORC §5312.05
Corporate dissolution by majority vote of members present	[E]	ORC §1702.47
Must file Certificate of Dissolution with Secretary of State	[E]	ORC §1702.47(C)
Publish notice 2 consecutive weeks in newspaper	[E]	ORC §1702.49
2026 covenants are perpetual (no termination clause)	[C]	Art. XIV, §1 (Duration), p. 45

Part 2: Home Office Rules Breakdown Cross-References

All eight conditions analyzed in the Home Office Rules Breakdown come from a single section of the 2026 Draft Declaration: **Article IV, Section 3(r), "Office or Studio Use," pages 17-18**. The following table maps each condition to its exact location within that section.

Report Reference	Source	Where to Find It
1984: Lots for "single family residence purposes" only (no mention of home offices)	[A]	Restrictions §1, p. 3
2026: Home office permitted under 8 conditions	[C]	Art. IV, §3(r), opening paragraph, p. 17
Condition 1: No interference with neighbors' quiet enjoyment	[C]	Art. IV, §3(r)(1), p. 17
Condition 2: Zoning compliance + banned uses (school, music studio, daycare, etc.)	[C]	Art. IV, §3(r)(2), p. 17
Condition 3: No nonresident employees, no walk-in traffic, no solicitation	[C]	Art. IV, §3(r)(3), p. 17
Condition 4: Dwelling must remain primarily residential	[C]	Art. IV, §3(r)(4), p. 17
Condition 5: Office use not detectable by sight, sound, or smell	[C]	Art. IV, §3(r)(5), p. 18
Condition 6: No excessive business deliveries (Board discretion)	[C]	Art. IV, §3(r)(6), p. 18
Condition 7: No inventory storage, assembly, repair, testing	[C]	Art. IV, §3(r)(7), p. 18
Condition 8: No hazardous or offensive use (Board discretion)	[C]	Art. IV, §3(r)(8), p. 18

Enforcement References (Home Office Violations)

Claim / Finding	Source	Where to Find It
Board determines compliance with home office conditions	[C]	Art. IV, §3(r), p. 17 (opening language); conditions 6 and 8 reference Board discretion
Written notice of violation	[C]	Art. XII, §1, p. 42
Fines / enforcement assessments	[C]	Art. VII, §1, p. 30 (definition); Art. XII, §2, p. 42 (authority to levy)
Lien on property for unpaid fines	[C]	Art. VII, §2 (Lien for Assessments), pp. 30-31

Claim / Finding	Source	Where to Find It
Suspension of voting rights	[C]	Art. XII, §4, p. 43
Cure by Association (Board fixes and charges you)	[C]	Art. XII, §3 (Cure by Association), p. 43
Legal action / injunctions	[C]	Art. XII, §5 (Legal Proceedings), pp. 43-44

Homeschooling Analysis References

Claim / Finding	Source	Where to Find It
Condition 2 bans using dwelling "as a school"	[C]	Art. IV, §3(r)(2), p. 17
Ohio law protects parental right to homeschool (ages 6-18)	[E]	ORC §3321.04 (compulsory education; home education exemption)
Ohio simplified homeschool process effective Oct 3, 2023	[E]	ORC §3321.042 (Home education notification, eff. 10/3/2023)
Parents submit notification to local school district superintendent	[E]	ORC §3321.042(A) (notification requirements)
Required subjects: English, math, science, history, government, social studies	[E]	ORC §3321.042(A)(3) (subject areas)
Exemption effective immediately upon receipt of notice	[E]	ORC §3321.042(B)
State law preemption: HOA rules cannot override state statute	[E]	General Ohio preemption doctrine; ORC §5312.02(A) (declaration subject to law)
Constitutional right: Meyer v. Nebraska (1923)	[E]	Meyer v. Nebraska, 262 U.S. 390 (1923)
Constitutional right: Pierce v. Society of Sisters (1925)	[E]	Pierce v. Society of Sisters, 268 U.S. 510 (1925)
Fair Housing Act: "familial status" protection	[E]	42 U.S.C. §3604(b) (Fair Housing Act, familial status)
Co-ops could trigger Conditions 1, 2, 3, and 4	[C]	Art. IV, §3(r)(1)-(4), pp. 17-18

This cross-reference guide was prepared on March 26, 2026 based on the same four source documents listed on the cover page, plus referenced Ohio statutes and federal law.

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