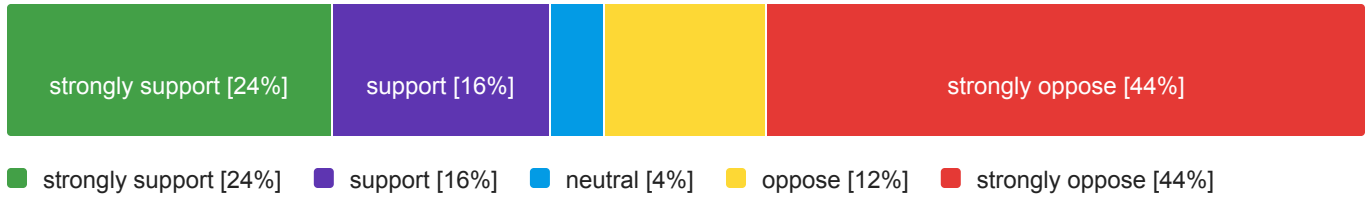
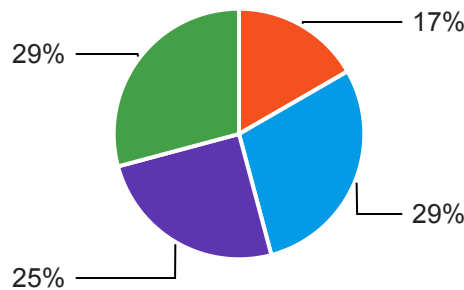


Q2 - Topic: Voting Rights Summary: Voting rights would be limited to “members in good standing.” What’s changing: Currently, all homeowners can vote. Under the proposal, voting would be restricted to owners who • Are not more than 30 days behind on payments, and • Are not involved in litigation against the HOA or board Do you support this change?



Q3 - Is the wording objective and clear?



- Very subjective (open to interpretation)
- Somewhat subjective
- Mostly objective
- Very objective (clear, measurable, consistent)

Q4 - If you marked unclear or subjective, what should be clarified?

If you marked unclear or subjective, what should be clarified?

\$ responsibility for homeowners around lake for repairs?

I so agree that if some one fails to pay anual dues they should not get a vote. I do not agree with the litigation portion of this. Community members need to be able to have some sort of hearing if these vague bylaws exist. some sort of of system established with escalated warnings,, established penalty amounts in the by laws, provide opportunity for hearing by more than 3 board members on the issue.- vote/ruling decision by more than 3 members. bottom line litigation with HOA this should not eliminate a member from voting.

Important terms, responsibilities, and practical effects remain unclear because key supporting documents and referenced exhibits have not been provided. Most importantly, the Storm Water Management Plan and missing Exhibits B and C appear necessary for owners to understand what costs, maintenance duties, and other obligations they may have to the HOA, as well as the extent of the HOA's authority to assess charges, affect voting rights, and impose restrictions under the proposed documents.

behind on payments of what? fines? annual fees?

What kind of litigation. Why are we limiting this. This reads like intimidation to prevent people from being able to seek resolution to a dispute. How will people be able to confirm if they are considered in good standing. How will it be recorded that someone is or is not in good standing when a vote is taken. How long after a payment will it take to adjust the status to good standing. What rights do people have to confirm if they are in good standing. If someone disputes their status, what happens to the vote in the interim? How can they dispute their standing if any litigation would cause them to lose their vote? How are payments tracked. Are there any consequences if a board member makes an error leading to the inability to vote?

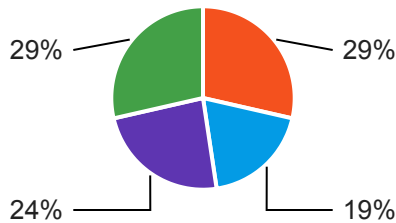
It would be easier to understand if put in plain English. And not legalese.

**Q5 - Topic: Assessments, fees, and collections Summary:** The board would have expanded authority to set assessments, apply late fees and interest, and recover collection costs. What's changing: • The board determines special assessment amounts and timing for violations of the rules and bylaws • Late payments may incur monthly fees and maximum legal interest • Homeowners are responsible for all collection costs, including legal fees • The HOA may place liens and pursue foreclosure if assessments are unpaid



■ strongly support [5%] ■ support [10%] ■ neutral [10%] ■ oppose [14%] ■ strongly oppose [62%]

## Q6 - Is the wording objective and clear?



- Very subjective (open to interpretation)
- Somewhat subjective
- Mostly objective
- Very objective (clear, measurable, consistent)

## Q7 - If you marked unclear or subjective, what should be clarified?

If you marked unclear or subjective, what should be clarified?

How the board is given authority to determine what is or is not enforced. They are setting the rules so that a third party can enforce without reason ability. It's too resctritivr

Appeal process needs explaining

The proposed fee amount and fee schedule should be declared. Foreclosure seems too extreme. Does responsibility for collection and legal cost mean that all home owners would collectively and equally share those costs, and how, as additional assessments or what?

Caps need established. a late fee amount needs established up front. No interest charged. legal fees, court cost onl if the HOA prevails, when a lien may be placed should also be established, Foreclosure for not paying HOA fee is ludicrous and should not be in the by-laws,

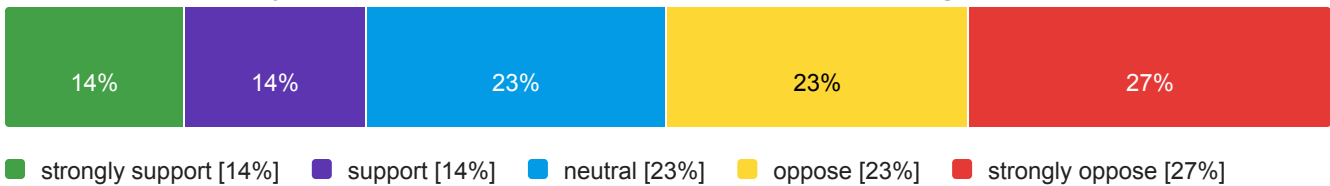
The proposed documents give the HOA broad power over assessments, late fees, interest, collection costs, liens, voting status, and enforcement, but does not clearly explain the standards, limits, or owner protections in a way ordinary residents can easily understand. Owners still do not have enough information to know what charges and obligations they may face, how decisions like assessments or good-standing status would be made, or what practical, affordable recourse they would have if they disagree with those decisions. This is especially concerning because important supporting documents, including the SWMP and referenced Exhibits B and C, have not been provided.

If the board doesn't do that, who should?

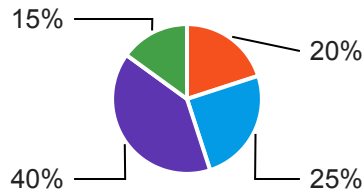
The board is responsible for setting up a budget, the cost of late fees should be mentioned in advance and if people don't pay then they don't vote that's it!

How are costs determined. How are fees determined. Why are they unknown. How would you ensure that everyone would be treated the same. How would you calculate the interest rate. Why is there an interest rate when the HOA is not experiencing a loss. This seems punitive. What would happen if someone is pursuing a legal challenge? How would the homeowners benefit from a house in our neighborhood going through foreclosure. Foreclosures often reduce nearby property values because a distressed sale becomes a weak comparison for comparables. So who stands to gain in this situation? How will records be maintained. How do members who have lost their voting rights impact a quorum or decision based on voting numbers. How do we ensure that someone could not use this situation to disenfranchise homeowners they don't like or agree with. The board acts as if they will be in their positions forever. This is short sighted. We need to look at this language very carefully and imagine giving these powers to any random person we don't know because it's extremely likely that new people will regularly be added to the board as we have seen in recent years.

Q8 - Topic: Expanded Insurance Requirements Summary: The HOA would be required to carry additional insurance, with costs shared by homeowners. What's changing: • The board must obtain fidelity insurance (for handling funds) • The HOA must cover liability protection for board and committee members • Coverage levels and types are determined by the board • Costs are paid through HOA dues Indicate your level of support for these changes



Q9 - Is the wording objective and clear?



- Very subjective (open to interpretation)
- Somewhat subjective
- Mostly objective
- Very objective (clear, measurable, consistent)

## Q10 - If you marked unclear or subjective, what should be clarified?

If you marked unclear or subjective, what should be clarified?

What happens when "other needs as the board determines to be reasonably necessary" come into play.

Types and levels of insurance should be specified, and should require approval by vote of homeowners to be charged. Types and levels should also be determined and recommended by subject matter experts in liability protection.

the levels and types should be approved by the community and/or established in the by-laws to reasonable levels.of liability coverage.

I generally support reasonable insurance protections for the HOA, including coverage for handling Association funds and liability protection where appropriate. However, I marked this as unclear and somewhat subjective because the proposal gives the Board broad discretion over the type and level of coverage, while the costs are passed on to homeowners through dues. Owners should be told more clearly what insurance is actually required, what standards or limits would apply, and what financial impact this could have.

What would they need the insurance for? Need examples.

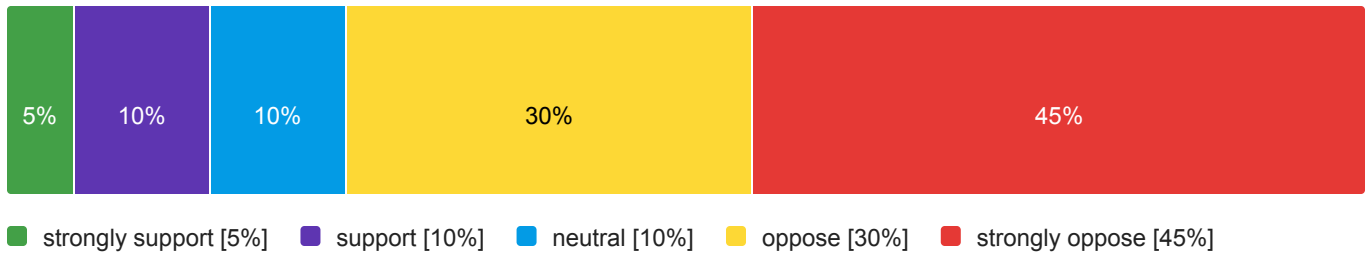
This is unclear to me if they are talking about the board or the residents

The bylaws should protect the board from abusive complaint, harassment and lawsuit but we should not have to pay for liability insurance, we are all gown ups!

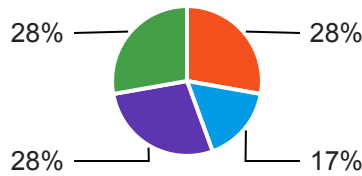
What knowledge does the board need to make these decisions. How do we know that every future board member will be able to make the correct decisions. Who will train them. How do we know they won't be manipulated by an insurance agent. If we are under insured what could happen? How would we know we aren't paying for insurance we will never need or use. Is it standard state requirement to provide liability insurance for board and committee members? Are they still protected if they are found to be acting in a biased or unfair or unethical manner? What happens if the board members disagree about the amount of insurance needed.

These are additional expenses that seem unnecessary.

Q11 - Topic: Architectural Review Summary: Control over exterior changes would shift from a separate review board to the HOA board, with stricter approval standards. What's changing • Approval authority moves directly to the Board of Directors • If no response is given within 30 days, requests are denied (currently deemed approved) • The board has broad discretion to reject plans based on design, materials, compatibility, or appearance Indicate your level of support for these additions



Q12 - Is the wording objective and clear?



- Very subjective (open to interpretation)
- Somewhat subjective
- Mostly objective
- Very objective (clear, measurable, consistent)

Q13 - If you marked unclear or subjective, what should be clarified?

If you marked unclear or subjective, what should be clarified?

The architectural review should be removed. Full stop.

Appearance is too tied to personal tastes and should not be a criteria without further clarification and guidelines. Different people have different architectural tastes, but the point is: does the modification match the rest of the structure.

too much power awarded to 3 people who may have similar opinions on what looks "good" a broader poll of people needs consulted also what exterior changes needs to be defined beyond windows doors -

I marked this as unclear and subjective because it shifts approval authority directly to the Board, changes the default from approved to denied if no response is given within 30 days, and relies on broad judgment-based standards such as design, appearance, harmony, and community standard. Owners should be given clearer, more objective approval standards and a more balanced review process before this change is adopted.

I think we need specifics on how the board should be required to meet within a certain time period to discuss. I feel like 30 days is tough because what if they can't find a time to meet? Then the homeowner loses.

Why reverse the previous procedure: If no response is given within 30 days, requests are denied (currently deemed approved)

Any liabilities asserted or incurred by them or any of the them. What does this mean?

Not specific in terms of changes and process for approval.

If no response within 30 days, it should be considered accepted and it should be a separate committee...

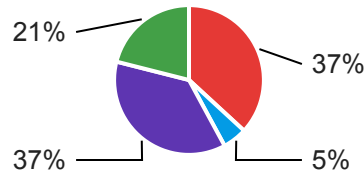
Architectural requirements are the exact type of rule that reduces property values and limits the interest of people who want to move here. What qualifications do the board members need to make these decisions. How is appearance measured. What does compatibility mean. What materials are good and what are not. Who decides this. Our neighborhood isn't a cookie cutter monotonous neighborhood where every house looks the same. This is good. How will board members keep up with changing trends and new materials? Do they have time to do this? Slowing people down from upgrading their property is counterproductive to the goal of increasing property values. Contractors frequently offer special rates if a homeowner acts in a timely manner. Environmental and other events can lead to increased costs. The suggestion that the board should have the option to ignore the request is extremely galling. What if something needs repaired and an injury or property damage occurs as a result of delays by the board? How do we know future board members would not reject requests based on personality or bias or prejudice. There's no clear explanation at all and anyone can decide they don't like something using this vague language. If we need a rule like this, we need to be very detailed on what is acceptable so all decisions are unbiased and objective.

Q14 - Topic: Easements Summary: The HOA would gain the right to enter properties for maintenance and enforcement. What's changing • The HOA may enter your property to perform maintenance, repairs, or enforcement • 48 hours' notice is required (no notice in emergencies) • Any resulting costs can be charged to the homeowner Indicate your level of support for these modifications



■ strongly support [5%] ■ support [10%] ■ neutral [10%] ■ oppose [33%] ■ strongly oppose [43%]

## Q15 - Is the wording objective and clear?



- Very subjective (open to interpretation)
- Somewhat subjective
- Mostly objective
- Very objective (clear, measurable, consistent)

## Q16 - If you marked unclear or subjective, what should be clarified?

If you marked unclear or subjective, what should be clarified?

This is for what they determine to be reasonable. The bylaws and covenants should be based 100% on Ohio statutes, updated as allowed to give the homeowner full protection of their home, not the HOA full control of the homeowners.

Who has the right to determine if someone else's property needs repairs or maintenance? Will there be clear documented criteria to define the need for repair/maintenance? So you are going to decide that someone else's property needs maintenance, send a crew to do the work, and then bill the owner for the work. Good luck with that. You are going to need that liability insurance that we're all going to pay for. I sure hope by access to the property you mean the outside. That will need to be clarified.

Oppose as written, as with the fines/assessment define what/when you would come on the property to conduct a repair or maintain - cut grass? trim trees, bushes? fix/clean siding if in disrepair? If its to access utiitiies - that can be written right in the by-laws. May come onto property. simply to vague

The proposed docs give the HOA broad authority to enter private property for maintenance, repair, or enforcement and to charge resulting costs back to the owner, but it does not clearly explain the practical limits, safeguards, or owner recourse in plain language. It is especially important that the right-of-entry language be corrected to clearly state that any HOA access is limited to exterior lot areas only and does not include entry into a residence. The wording matters, and that clarification should appear in the actual documents, not just in later explanation. Owners should also be given clearer standards for when entry is allowed, what notice and cure rights apply, and when costs can fairly be imposed.

I would want specifics because I don't think they should need to enter the property but in cases of emergencies I think it's allowable.

Repairs/maintenance needs defined and specific concerns named and defined.

In emergency case, maybe but the homeowner should be consulted in all cases so they can determine who is responsible

Who decides it is an emergency. What methods would be used to contact the homeowner. What records would be maintained to confirm a homeowner could not be reached. What if an issue would be covered by insurance and the HOA doesn't follow the correct process. What efforts would be made to determine the reason for the situation. I have been through tough life situations that would make me temporarily unreachable for a few days or even weeks. I don't see how a rule like this can be fairly followed in that situation. Or how it would be the humane or neighborly things to do. Why would people want to live around people who would treat them this inhumanely in times of crisis. What if someone is injured on a property they weren't authorized to enter. The definition of emergency needs to be extremely detailed with clear contact methods and records. Even then we need clear options for how to handle situations in which the homeowner is experiencing a legitimate crisis or emergency impacting their ability to address a property situation, unless it's seriously impacting their health and safety of other people. However in that situation we already have municipal law enforcement for this.

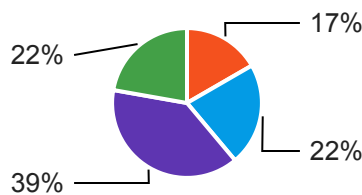
Clarification isn't needed. They just should not have this authority.

Q17 - Topic: Property Usage Summary: Home-based business use would be allowed but tightly restricted. What's changing • From the street, there can be no visible or noticeable business activity (noise, smell, appearance) • Limits on deliveries and business activity, as determined by the board • Several specific prohibited uses are listed including day care, schools, and care facilities Indicate your level of support for these modifications



■ strongly support [15%] ■ support [20%] ■ neutral [10%] ■ oppose [35%] ■ strongly oppose [20%]

Q18 - Is the wording objective and clear?



■ Very subjective (open to interpretation) ■ Somewhat subjective ■ Mostly objective  
■ Very objective (clear, measurable, consistent)

## Q19 - If you marked unclear or subjective, what should be clarified?

If you marked unclear or subjective, what should be clarified?

Zoning is for Single family homes - not commercial businesses. This is overreaching

How would one ever determine deliveries are excessive compared to personal deliveries. In this economy some people depend on gig type work we can't deny people the ability to earn a living. If the concern is about specific work define it better - Home schooling should be specifically allowed and is not a business regardless if multiple children are learning.

The proposed HOA docs allow some home-based work activity but uses broad, judgment-based standards about what is visible, noticeable, compatible, or too active for the neighborhood. It also appears to leave too much discretion to the HOA in deciding what is allowed. In addition, the documents should expressly clarify that ordinary homeschooling activities are permitted and are not treated as prohibited "school" use. That concern was important enough to be raised at the Town Hall, and the clarification should appear in the actual written documents.

I want it to be clarified that the address can not be used on Google... so random people are coming to their business. Also, I don't want signs related to businesses like the Lake one at the front of the neighborhood.

So many people now work from home. Home schooling should not be prohibited. Some families have nanny sharing-this may be problematic with these regulations

The prohibited activities listed above should be a for profit restriction. Even then there should a limit of activity before a ban is imposed. Care of 3-4 children. Care of an handicapped or ill relative should be permitted. Home schooling should be specifically permitted

the wording is clear, but the definitions themselves (for example, what constitutes "appearance" of a business?) and the implementation strategies for enforcement (at will of the board? this seems rather subjective and potentially capricious) are ambiguous.

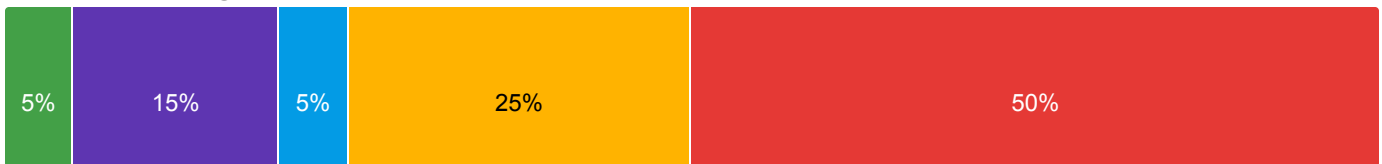
Clarify the limits in the bylaws not per the biard such as no more than x deliveries/ day, etc,

From what street. What about houses on cul de sacs. You can see the entire house. Who defines noise. Who defines appearance. Why isn't it a good thing to have more people working in their homes during the day. This seems like it would deter criminals from entering the neighborhood. What if there's another pandemic. Don't we want people to be employed so they can pay bills and maintain property. Aren't there already zoning laws that cover actual businesses from being run from the neighborhood? This rule seems to be an antiquated view of the world before 2019.

## Q20 - Survey Part 2: Final questions In general, do you support rules limiting...

Field	Strongly support	Support	Neutral	Oppose	Strongly Oppose	Total
School signs in a yard	2	2	3	4	9	20
Garage sales	1	5	8	4	3	21
Visibility of vegetable gardens from the street (how would this impact people on cul-de-sacs)	1	2	3	3	10	19
Fences in a back yard	1	4	1	3	11	20
Pools or hot tubs	1	3	6	5	5	20
Landscaping hardscape changes including decks	1	4	0	7	8	20
Vehicles parked in your driveway	1	1	5	2	10	19
Solar panels	1	2	4	3	9	19

## Q21 - HOA rules can help maintain property values, but overly restrictive or aggressively enforced rules may reduce buyer interest or limit homeowner improvements. How well do you feel the proposed rules strike the right balance?



■ Strongly support (good balance) [5%]
 ■ Support [15%]
 ■ Neutral [5%]
 ■ Oppose [25%]
 ■ Strongly oppose (too restrictive) [50%]

## Q22 - To amend our bylaws, which approach would you prefer? - Selected Choice



■ A comprehensive rewrite, with a single all-or-nothing vote. [5%]
 ■ Other [10%]
 ■ Minimal updates (only legally required changes) [40%]
 ■ Moderate updates, with time to discuss as a community [45%]

## Q22\_4\_TEXT - Other - Text

Other - Text

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Full rewrite to adopt meet all legal requirements and to only charge for the common elements that all homeowners can enjoy (landscape at front and lighting).

Single rewrite with all or nothing vote

**Q23 - Given the scope of changes and timeline, this survey is not comprehensive of all revisions. We encourage you to include comments about any additional concerns. Do you have any other questions, comments, or concerns?**

Given the scope of changes and timeline, this survey is not comprehensive of all revisions. We encourage you to include comments about any additional concerns.

Do you have any other questions, comments, or concerns?

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How can we establish a grassroots group of homeowners that can work on a collective proposal that may choose adopt changes that reflect the next 40 years? Less overstepping, more just getting that we are legally required to do. "R" said it best in the town hall - let's do that!

Is the retention pond required by the county, city, state or army corps of engineers? And maintenance?

This website is great. It should remain and could be extremely useful in bringing the community together.

I am not opposed to rules as it does keep the neighborhood nice but agree too restrictive HOAs are a turn off to potential home buyers and may make resale not as desirable.

I reject language that is vague and allows for subjective decision making by such a small board - for one of the more egregious examples - what makes one person uncomfortable may not make another person uncomfortable and what is reasonable to some is not reasonable to all. Part of the beauty of this community is the diversity that exists with in it. The # in control, who make decisions and judge, is too small and with all due respect, a different generation with potentially different opinions and understandably, a strong connection to the neighborhood because they were here when it started. Times they are a changing and while there is a strong desire to keep things nice and above average as written the by laws are restrictive and/or vague.

I think easy things like keeping grass cut, trees and bushes trimmed, weeds controlled in landscaping beds and yes trash cans out of view, enhance the neighborhood. These are not unreasonable. Additionally, keeping the dwelling in good repair is necessary but these can be defined. i.e. broken windows, decaying wood, peeling paint damaged roof, should also be addressed.

I believe 12 month minimum rentals should be a requirement. No airBNB

Front yards should have greater restrictions, back yards less, most specifically all lots on outside perimeter should have very limited restrictions including fences. Fencing specifications and limitations can easily be defined, eliminating the need for approvals from a board. Any deviation from specifications may be requested for approval

Drive ways should not be permitted to be gravel. As written new requirements do not seem to prevent them, no asphalt driveways either.

The restrictive hours for tents in a backyards when you have a bunch of kids in this neighborhood is silly - most people won't want them to kill their grass so make it something more reasonable like not longer than a week. Let people enjoy their property and let kids be kids.

I don't think it is all bad. Modernization was needed. I just think some of it is over the top and more community discussion needs to be had before approval.

My overall concern is that residents are being asked to vote on a very broad rewrite without all of the supporting detail needed to fully understand the practical effect on owners. Important issues still need clearer, more objective wording and better-defined limits, including the role of the SWMP, the missing Exhibits B and C, assessments and collection authority, good-standing and voting-related consequences, architectural discretion, easement/right-of-entry language, and other provisions that leave too much to Board interpretation. The documents should also clearly reflect points raised at the Town Hall, including that HOA entry is not into homes and that ordinary homeschooling activities are allowed. Until those issues are clearly addressed in the actual text, many owners cannot fairly evaluate their obligations, risks, costs, or protections. The proposed documents clearly do not represent us as residents in the LOTW neighborhood.

The part about the lake. I think the homeowners should be responsible for the lake as I'm responsible for my part of the stream and I do think dredging should happen on an as needed basis but that it should be checked every 8 years. Or even 5 if they want.

Solar panels should not be limited to roof installations. Portable panels are becoming popular and are less costly to install. Solar panels are a safe alternative to gasoline powered backup generators.

How many people per bedroom is nobody's business.

So many homes have their garbage cans visible from the street-most unsightly. Also little barns/sheds should not be visible from the street.

There should more time for the members to review draft 6 before a vote by the membership

I am concerned on multiple levels. First, it is unclear that the community majority desired this rewrite process to be initiated. Second, there seems to be a lack of transparency, with no plan for community reviews of additional revisions of the document prior to vote. Third, the timeline between issue of the final proposal and vote itself has not been outlined. Fourth, the new document provides minimal protection for individual property owners, robust protection for the HOA and board members, and is punitive for any individual who engages with disagreement with the HOA/board decisions, up to and including potential foreclosure. The creates a situation of perpetual implicit blackmail; either homeowners fall in line with the HOA interpretations of restrictions, or the HOA can fine you an amount that is unrestricted and chosen by the board, prosecute you for not paying what could be set as an intentionally large amount, move forward with legal proceeding, with the end result that your home will no longer be yours. While perhaps the current board would "never" do this, the document will persist beyond the current group of three, and does not protect against excess by future board members. This scenario is not theoretical; there are many documented cases of such excess in HOA communities. Fifth, I contacted a realtor regarding options to move and the potential HOA changes - I was advised that if the changes were adopted, to try and sell my home prior to the adoption date. The new regulations would, in her opinion, make it harder to sell, not easier, and would not increase my home property value. This is the exact opposite of what the board stated during the town hall, and makes me question the accuracy of the other information being provided during the meeting. Sixth - it is unclear whether or not we are currently operating subject to the 2010 HOA statutes. If so, the voting number to adopt changes would be different than what is stated in the original documents, and from the number being discussed in the town hall. In addition, if the original documents are automatically superseded by the 2010 statutes, it would imply that there is no necessity at all to undergo the current document updates. The new statute could be sent to residents, the existing community restrictions could stand, and no vote need be held. This option is not being presented to the community, nor is it being discussed why it is not an option (if it is not), again reflecting a concerning lack of completeness, and well as lack of accuracy, regarding the information being provided.

Strongly oppose rules about not allowing fences in back yards if they are over 3 feet

I think this too much to Digest and change at once. It would be better to break down each new proposition from the board and ask for a vote and feed-back for each new proposition.

This survey is an amazing work,

Thank you so much for putting together that awesome QR code, I think the board should use this!

I like the idea of a 12mo lease on rentals and would add no Airbnb allowed. We have that in my out of state vacation property HOA and it's worked quite well.

Why was this flyer placed in mailboxes late at night. Why are you concerned to not identify yourself.

The board is short sighted. They are only imagining themselves in the role. They need to imagine these powers being given to strangers who they don't know. HOA lawyers target naive people and persuade them their rules need updated. They are like ambulance chasers. It sounds like we didn't have a problem and didn't approach them. Creating dozens of new vague rules could lead to a lot of legal challenges. That benefits them. They already got thousands of dollars from us. The only way to handle this is to thoroughly evaluate what issues we really have and what rules we need. There has been so much turnover on the board already so clearly we don't know who will be handed a lot of power with vague guidance. People don't want to be on the board now so we had to reduce the size. Current members are so busy it's a struggle to share a meeting link. How are we going to convince people to do a LOT more work? What tracking systems will we need? What records retention policies would we need? What will that cost? What do we do if we don't have 3 members willing to serve? Would we stop allowing any property improvements? Because the rules imply that no response means it's denied. How could that improve property values? If we add rules, we need to review them very carefully with the full input of a broad range of people in various ages and stages of life so we don't end up in a community of large family homes where very few people want to live here, and all of the homes remain outdated styles from 40 years ago because the board doesn't have the training to know what is changing or what's happening in progressive communities. We don't know what will happen in the future. I can imagine no rational reason to limit vegetable gardens or solar panels or school pride signs. As a parent, I want to see these things in a neighborhood I'm seeking to raise a family in. Parents look in the summer. Why would we take school pride signs down. Vegetable gardens have numerous benefits. Are we saying that no one on a cul de sac can have one because you can see their whole yard from the street? I don't believe we do want any of that. I don't think the board does either. I think they may be misled by someone strong willed or persuasive. That's why we need more voices. We have to be careful that we don't enact rules that other people can manipulate in the future. The emergency is artificial. The ability to gather input from everyone is easy to do. The suggestion we have already paid for this is very troubling. We are not getting good, objective and unassailable language for our money. We aren't even following the legal advice of the law firm the HOA hired. We can't make a major bad decision because we have spent some money. The risks to property values are real. The increased costs are undeniable. Of course we won't wake up in the morning and see an immediate change. That doesn't mean we didn't make a decision that could haunt us for a long time, take a long time to fully reveal its ramifications, and that won't cost a lot more to maintain or rescind. If extensive research has been done, we all need to see it. If it hasn't then we can all help do this. The tools we have to do this with will never be less capable than they are today and the pace of improvement has been unbelievably fast. The technology will only get better. There are entire states such as Florida making it easier to rescind HOAs. We need to determine why. Let's all work together and address each topic one at a time, fully research pros and cons, and vote on each individual decision. We're all highly educated and skilled. If we need this let's do it correctly and with full knowledge we informed ourselves about, not let someone who doesn't even live here approach us and suggest.