

Draft 6 — Plain-English Guide

What has already changed under Ohio law, what would not change unless we vote, and what Draft 6 proposes as new Board authority.

How to read this guide

Section	What it covers	What it means for you
Section 1 Already Changed	Ohio law (ORC Chapter 5312) already requires these rules. They apply right now, whether we adopt Draft 6 or not.	Rejecting Draft 6 does not stop them. Adopting Draft 6 mostly just restates them on the page.
Section 2 No Change Unless We Vote	Ohio law supplies a default, but our 1984 Declaration and Bylaws control where they specifically speak (ORC 5312.15).	Nothing changes unless we vote to change it. The current rule shown is what governs today.
Section 3 Proposed New Authority	Not required by Ohio law. The statute says the Board has these powers only if the declaration grants them.	If the community rejects Draft 6, the Board does not get these powers. This is a real expansion of Board authority.

The one rule behind everything

“In the event of a specific conflict between this chapter and express requirements or restrictions in such a governing document, the governing document shall control. This chapter shall control if any governing document is silent ...” — ORC 5312.15

In plain English: our 1984 documents win against the 2010 Ohio law wherever they specifically speak. The state law only fills in gaps. That is why so many Draft 6 changes are not compliance with law — they are new rules the community would have to agree to.

Section 1 — Already Changed by Ohio Law (in effect since 2010)

These rules apply to Lake of the Woods today. They operate by state law regardless of what our 1984 documents say or don't say. Rejecting Draft 6 does not change them.

Topic	What our 1984 Documents Say / What Ohio Law Now Requires (in effect since 2010) / Can we vote against this?
Automatic assessment lien (unpaid >10 days)	<p>What our 1984 Documents Say: Decl. Art. VIII §4 provides for a lien.</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.12 — lien arises automatically, is filed with the county recorder, runs 5 years, foreclosable like a mortgage; priority after real-estate taxes and earlier first mortgages.</p> <p>Can we vote against this?: No. Statutory lien operates by law. Declaration cannot eliminate it.</p>

Topic	What our 1984 Documents Say / What Ohio Law Now Requires (in effect since 2010) / Can we vote against this?
<p>Mandatory insurance coverage</p>	<p>What our 1984 Documents Say: (Association practice)</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.06(B) — property, liability, directors-and-officers, and fidelity/crime coverage are all mandatory.</p> <p>Can we vote against this?: No. These four coverages are required by statute.</p>
<p>Open meetings and advance notice to Owners</p>	<p>What our 1984 Documents Say: Bylaws Art. II</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.04(C), 5312.09 — mandatory annual meeting, notice requirements, open-meeting rules.</p> <p>Can we vote against this?: No. Open-meeting rules are statutory floors.</p>
<p>Owner right to examine books, records, minutes</p>	<p>What our 1984 Documents Say: Bylaws Art. VIII §3</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.07 — statutory access right. Reasonable procedures allowed (times, fees); five statutory exclusions (>5 yrs old, personnel, attorney-client, pending contracts, other-Owner enforcement).</p> <p>Can we vote against this?: No. The right is statutory; the declaration can set reasonable procedures but cannot eliminate access.</p>
<p>Mandatory interest on past-due assessments</p>	<p>What our 1984 Documents Say: Decl. Art. VIII §5</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.10(B) — Board shall charge interest at a rate the Board sets within any legal maximum.</p> <p>Can we vote against this?: No. Charging interest is mandatory; the rate is discretionary.</p>
<p>Due-process procedure before any fine or damage charge</p>	<p>What our 1984 Documents Say: Decl. Art. IX; Bylaws Art. VII</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.11(C)-(D) — pre-notice, 10 days to request hearing, 7 days' notice of hearing, no charge levied before the hearing, written result within 30 days.</p> <p>Can we vote against this?: No. Minimum due process cannot be waived. The declaration may add protections but not remove them.</p>
<p>Any Owner can personally sue to enforce the documents</p>	<p>What our 1984 Documents Say: (not restated)</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.13 — individual Owners have a statutory cause of action, with reasonable attorney's fees shifted to the losing side.</p> <p>Can we vote against this?: No. This is a statutory right of each Owner.</p>

Topic	What our 1984 Documents Say / What Ohio Law Now Requires (in effect since 2010) / Can we vote against this?
<p>Reserves in the annual budget</p>	<p>What our 1984 Documents Say: Bylaws Art. V</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.06(A)(1) — annual budget must include reserves to replace capital items, unless a majority of Owners votes in writing each year to waive them.</p> <p>Can we vote against this?: Conditional. Reserves are the statutory default; an annual written majority waiver is allowed.</p>
<p>Nonprofit-corporation form and director fiduciary duties</p>	<p>What our 1984 Documents Say: (Articles of Incorporation)</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.03(B) incorporates ORC Chapter 1702 (Ohio nonprofit corporation law) — directors owe fiduciary duties of good faith and ordinary care.</p> <p>Can we vote against this?: No. Corporate form and director duties are fixed by statute.</p>
<p>Solar-energy-device baseline</p>	<p>What our 1984 Documents Say: (not in Draft 6)</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.16 — Owner may install a solar device on their own dwelling, subject to reasonable size/place/manner rules and due process.</p> <p>Can we vote against this?: Limited. The declaration can prohibit solar devices entirely, but absent a specific prohibition the Owner has this right.</p>
<p>Void discriminatory covenants can be removed by Board vote alone</p>	<p>What our 1984 Documents Say: Decl. Art. IV (legacy covenants)</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.05(C) — Board may remove facially discriminatory language by majority Board vote without a membership vote.</p> <p>Can we vote against this?: No. Federal and state civil-rights law independently voids these; the statute just gives the Board a clean-up tool.</p>
<p>Unanimous consent required to dissolve the community</p>	<p>What our 1984 Documents Say: Decl. Art. XIII</p> <p>What Ohio Law Now Requires (in effect since 2010): ORC 5312.05(B) — unanimous consent of all Owners required to terminate the planned community.</p> <p>Can we vote against this?: No. A statutory floor; cannot be lowered by declaration.</p>

Section 2 — Ohio Law’s Default, but Our 1984 Documents Control (No Change Unless We Vote)

For each item below, state law provides a default rule. But because our 1984 Declaration or Bylaws already speak to the topic, the 1984 documents control (ORC 5312.15). The current governing rule is what applies today and will continue to apply unless the community votes to change it.

Topic	What our 1984 Documents Say / Ohio Law's Default / What Governs Today
<p>Amendment threshold</p>	<p>What our 1984 Documents Say: Decl. Art. XIII, Bylaws Art. X — whatever threshold our 1984 documents specify.</p> <p>Ohio Law's Default: ORC 5312.05(A) — 75% of voting power, unless documents specify otherwise.</p> <p>What Governs Today: Our 1984 threshold controls. Statutory default only kicks in if 1984 was silent.</p>
<p>Default Board powers (hire/fire, contract, sue/defend, grant easements, invest funds, etc.)</p>	<p>What our 1984 Documents Say: Bylaws Art. V lists specific powers.</p> <p>Ohio Law's Default: ORC 5312.06(D)(1)-(18) gives Board a list of default powers.</p> <p>What Governs Today: Either our Bylaws list controls where it speaks, or the statutory list fills any gap. No change needed for the Board to exercise these routine powers.</p>
<p>Suspension of voting rights & amenity access for delinquent Owners (delinquency only, >30 days)</p>	<p>What our 1984 Documents Say: Bylaws Art. III; Decl. Art. IX (similar concept).</p> <p>Ohio Law's Default: ORC 5312.06(D)(15) directly authorizes this suspension — limited to delinquency.</p> <p>What Governs Today: Already permitted today by either the 1984 documents or the statute. No declaration amendment needed for delinquency-only suspension.</p>
<p>Damage assessments (cost of repairs caused by Owner, family, tenants, guests)</p>	<p>What our 1984 Documents Say: Decl. Art. VIII §3</p> <p>Ohio Law's Default: ORC 5312.11(A)(2) authorizes recovery of repair costs, attorney's fees, court costs.</p> <p>What Governs Today: Already in force. Applies today under both the 1984 documents and the statute.</p>
<p>Recovery of enforcement costs</p>	<p>What our 1984 Documents Say: Decl. Art. IX</p> <p>Ohio Law's Default: ORC 5312.11(A)(3); 5312.13 — attorney's fees and costs are collectible.</p> <p>What Governs Today: Already in force.</p>
<p>Payment application order (what partial payment pays first)</p>	<p>What our 1984 Documents Say: Decl. Art. VIII</p> <p>Ohio Law's Default: ORC 5312.11(B) — default order: interest, admin/enforcement, collection costs, oldest principal.</p> <p>What Governs Today: Our Declaration order controls where it speaks; statutory order fills any gap. Draft 6 restates the statutory order.</p>
<p>Who maintains what</p>	<p>What our 1984 Documents Say: Decl. Art. VII allocates between Association and Owner.</p> <p>Ohio Law's Default: ORC 5312.08 default: Association for common elements, Owner for Lot/dwelling/utilities serving it.</p> <p>What Governs Today: Our Declaration allocation controls.</p>

Topic	What our 1984 Documents Say / Ohio Law's Default / What Governs Today
<p>Assessment allocation formula</p>	<p>What our 1984 Documents Say: Decl. Art. VIII specifies allocation among Lots.</p> <p>Ohio Law's Default: ORC 5312.10(A)(2) — equal per-Lot if documents are silent.</p> <p>What Governs Today: Our Declaration formula controls. Statutory equal-split is only a gap-filler.</p>
<p>Conveyance of a common element</p>	<p>What our 1984 Documents Say: (not specifically addressed in Draft 6)</p> <p>Ohio Law's Default: ORC 5312.09(A) default — 75% voting-power approval (unless documents provide otherwise).</p> <p>What Governs Today: Statutory default applies now, since 1984 documents don't specify. Would require 75% Owner vote if ever proposed.</p>
<p>Notice and procedural requirements for assessments</p>	<p>What our 1984 Documents Say: Decl. Art. VIII</p> <p>Ohio Law's Default: ORC 5312.10 — procedural defaults.</p> <p>What Governs Today: 1984 procedures control where they speak.</p>

Section 3 — Proposed New Authority (NOT Required by Ohio Law, NOT in our 1984 Documents)

Every item in this section is neither required by ORC Chapter 5312 nor currently granted to the Board by our 1984 Declaration and Bylaws. Where the statute speaks, it conditions these powers on the declaration expressly granting them — and our 1984 documents do not. Where the statute is silent, the choice is left entirely to the community.

In other words: these are new. They are not compliance with Ohio law, and they are not already on the books. If Draft 6 is not adopted, the Board does not get these powers, and today's 1984 limits continue to apply.

Proposed Change (Draft 6)	What 1984 Documents Say Now / What Ohio Law Says / Effect If Adopted
<p>Remove any cap on regular assessments (Board sets amount without community-voted ceiling)</p>	<p>What 1984 Documents Say Now: Decl. Art. VIII §§1-3 — existing cap on assessment amounts.</p> <p>What Ohio Law Says: ORC 5312.10(C)(1) — “The board may not charge assessments for common expenses unless the declaration provides for or contemplates the charging of such assessments.”</p> <p>Effect If Adopted: Expansion. Changing or removing the 1984 cap requires a vote. Without Draft 6 passing, the existing cap stays.</p>

Proposed Change (Draft 6)	What 1984 Documents Say Now / What Ohio Law Says / Effect If Adopted
<p>Power to fine for violations of rules or covenants</p>	<p>What 1984 Documents Say Now: Decl. Art. IX §2 — existing enforcement framework.</p> <p>What Ohio Law Says: ORC 5312.11(A)(1) — enforcement assessments allowed only “in accordance with the declaration.”</p> <p>Effect If Adopted: Expansion. New violation categories, new fine amounts, or new triggers require declaration adoption.</p>
<p>Board power to adopt rules beyond common-element maintenance (conduct, noise, lifestyle, etc.)</p>	<p>What 1984 Documents Say Now: Decl. Art. IV §5 — limited rule-making.</p> <p>What Ohio Law Says: ORC 5312.06(D)(5) — rules beyond common-element maintenance only “as the declaration provides.”</p> <p>Effect If Adopted: Expansion. Broader Board rule-making authority only if the declaration authorizes it.</p>
<p>Architectural review — silence becomes denial (30-day clock)</p>	<p>What 1984 Documents Say Now: Decl. Art. V §3 — 1984 default is silence = approval.</p> <p>What Ohio Law Says: Not addressed by ORC. Default is entirely a declaration choice.</p> <p>Effect If Adopted: Reversal with significant burden shift. An efficient or lame-duck board missing the clock means a denial, and Owners are responsible for chasing responses.</p>
<p>Broader “nuisance” and conduct standards (embarrassment, annoyance, discomfort)</p>	<p>What 1984 Documents Say Now: Decl. Art. IV §3(o) — existing language.</p> <p>What Ohio Law Says: Not addressed by ORC. Conduct standards are entirely a declaration choice.</p> <p>Effect If Adopted: Expansion. Subjective standards broaden enforcement discretion.</p>
<p>Leasing restrictions (minimum term, owner-occupancy, lease filing, tenant conduct)</p>	<p>What 1984 Documents Say Now: Decl. Art. IV §3 — existing language.</p> <p>What Ohio Law Says: Not addressed by ORC. Must be in the declaration; may also interact with individual deed rights.</p> <p>Effect If Adopted: Expansion/change. Any change must be adopted by the community.</p>
<p>30-day occupant reporting duty</p>	<p>What 1984 Documents Say Now: Decl. Art. IV §3(u) — no current corollary.</p> <p>What Ohio Law Says: Not statutory.</p> <p>Effect If Adopted: New Owner duty. Only if Draft 6 passes.</p>

Proposed Change (Draft 6)	What 1984 Documents Say Now / What Ohio Law Says / Effect If Adopted
<p>Self-help entry outside imminent-risk emergencies</p>	<p>What 1984 Documents Say Now: Decl. Art. VII</p> <p>What Ohio Law Says: ORC 5312.06(D)(13) — statute authorizes entry only for “imminent risk of damage or harm.”</p> <p>Effect If Adopted: Expansion. Routine/enforcement entry beyond the statutory imminent-risk standard requires declaration authorization.</p>
<p>Post-completion architectural inspection</p>	<p>What 1984 Documents Say Now: Decl. Art. V §4</p> <p>What Ohio Law Says: Not statutory.</p> <p>Effect If Adopted: New inspection right. Only if community adopts.</p>
<p>Minimum dwelling size reduced (1,800 sq ft vs. 1984’s 2,200-2,400)</p>	<p>What 1984 Documents Say Now: Decl. Art. IV §2 — existing 1984 minimum.</p> <p>What Ohio Law Says: Not statutory.</p> <p>Effect If Adopted: Change to a use restriction. 1984 minimum controls unless community votes.</p>
<p>Special assessments without member-approval threshold</p>	<p>What 1984 Documents Say Now: Decl. Art. VIII §2</p> <p>What Ohio Law Says: ORC 5312.10 — declaration-dependent.</p> <p>Effect If Adopted: Expansion. Member-approval requirement survives only if the declaration keeps it.</p>
<p>Covenant term / automatic-renewal mechanics</p>	<p>What 1984 Documents Say Now: Decl. Art. XIII</p> <p>What Ohio Law Says: Not addressed by 5312; ORC 5301.49 relates.</p> <p>Effect If Adopted: Declaration choice. Community decides.</p>

What the Community Can and Cannot Vote On

Cannot be voted away

- The assessment lien under ORC 5312.12 (automatic, runs 5 years, priority rules)
- Mandatory insurance (ORC 5312.06(B)): property, liability, D&O, fidelity
- Due-process minimums before any fine (ORC 5312.11(C)-(D))
- Owner inspection of books and records (ORC 5312.07)
- Any Owner’s right to sue to enforce (ORC 5312.13)
- Mandatory interest on past-due assessments (ORC 5312.10(B))
- Unanimous consent to dissolve (ORC 5312.05(B))
- Open-meeting and annual-meeting rules (ORC 5312.04(C); 5312.09)
- Non-discrimination compliance (ORC 5312.04(G); ORC 4112; Fair Housing Act)

Can be voted to change or keep

- Assessment caps and amounts (ORC 5312.10(C) leaves this to the declaration)
- Whether the Board can fine for violations and at what amounts (5312.11(A)(1))
- How broad Board rule-making is (5312.06(D)(5))
- Architectural-review defaults (silence = approval vs. denial)
- Leasing restrictions
- Minimum dwelling size and other use restrictions
- Broader suspension powers (beyond delinquency)
- Amendment threshold itself (1984 documents' threshold controls unless voted)

Can be waived year-by-year only

- Reserves in the annual budget (ORC 5312.06(A)(1)) — the default is that reserves are required; the community can waive them by a written majority vote, but only for the current fiscal year. No permanent waiver is available.

Answering a common question: “Could we vote against the liens?”

No. The assessment lien under ORC 5312.12 is automatic — it arises by operation of law once an Owner is more than ten days delinquent, regardless of what the declaration says. What the community can decide is the underlying rules that determine when and how assessments accrue in the first place: the cap, the budget, the rate, and whether the Board has rule-making and fining power at all. Those are all declaration-level choices (Section 3 above).

A second common question: “Is adopting Draft 6 required to comply with Ohio law?”

No. Section 1 items already apply whether Draft 6 passes or not. Section 2 items are governed by the 1984 documents where they speak, and by the statutory default where 1984 is silent. Section 3 items are new grants of Board authority that the statute deliberately leaves to the community — they are not compliance, they are a choice.

Important caveats: This is a plain-English companion to the longer bucket analysis (draft6-buckets.pdf), not a substitute for reading the statute or the Draft 6 text. Prepared by neighbors, not attorneys; informational only and not legal advice. Sources: ORC Chapter 5312 (full text); 1984 Declaration and Bylaws; Draft 6 dated 22 March 2026. Cross-read against primary ORC text.

Draft 6 — Whole-Document View

Protections removed from the 1984 documents, and protections omitted across the entire rewrite.

The bucket and plain-English analyses group Draft 6 provisions by their legal source. This view groups them by their **protective effect on Owners**. Two columns of gaps tend to combine: existing 1984 protections being removed, and new powers granted without protective limits. This section catalogs both across the full Draft 6 text.

Protections REMOVED — existing 1984 provisions that Draft 6 takes away or loosens

Existing Protection	What 1984 Says	What Draft 6 Changes
Assessment cap	Decl. Art. VIII §§1-3 — cap on annual common-expense assessments.	Removed. Board may set amounts by annual budget without a ceiling.
Special-assessment approval step	1984 conditions significant specials on a declaration-specified approval.	Removed. Special assessments may be imposed without member threshold.
Silence-as-approval on architectural review	Decl. Art. V §3 — 30-day silence was deemed approval.	Reversed. Silence now deemed denial; burden is on the Owner/requestor to chase a timely written response.
Higher minimum dwelling size	Decl. Art. IV §2 — 2,200-2,400 sq ft minimum.	Lowered to 1,800 sq ft. Changes the character protection the original minimum provided.
Narrow, enumerated rule-making scope	1984 rule-making largely limited to common-element maintenance and specific enumerated topics.	Broadened. Board may adopt rules covering conduct, nuisance, lifestyle, and other subjective standards.
Emergency-only self-help entry	1984 limits Association entry on a Lot to actual emergencies.	Broadened. Draft 6 authorizes routine and enforcement-related entry beyond imminent-risk emergencies.
Defined, narrow list of use restrictions	1984 use restrictions in Decl. Art. IV are a finite enumerated list.	Expanded. Draft 6 adds subjective “nuisance,” annoyance, and discomfort standards to enforceable conduct categories.
Leasing freedom	1984 imposes comparatively light restrictions on leasing.	Tightened. Draft 6 adds minimum lease term, owner-occupancy expectations, filing/reporting duties, and tenant-conduct rules.
Limited Owner reporting duties	1984 does not obligate Owners to report routine occupancy changes.	Added. Draft 6 requires 30-day occupant reporting, a new standing duty backed by the enforcement regime.

Protections OMITTED — available limits the community could install, but Draft 6 does not include

Available Protection	What Draft 6 Does (or Doesn't)	What Declaration Could Say
Term limits on directors	Draft 6 does not limit consecutive terms a director may serve.	Could cap consecutive terms (e.g., 2 terms of 2 years) with a rotation requirement.
Recall procedure for directors	Draft 6 does not include a member-initiated recall mechanism.	Could specify a petition-and-vote recall process available to Owners between elections.
Mandatory annual budget ratification	Draft 6 does not require membership to ratify the annual budget.	Could require ratification by membership majority for budgets above a stated growth rate.
Member right to request a special meeting	Draft 6 defers to statutory defaults; no petition-based rights are added.	Could set a clear, low-threshold petition path to convene a special meeting on any topic.

Available Protection	What Draft 6 Does (or Doesn't)	What Declaration Could Say
Transparency standards above ORC 5312.07	Draft 6 does not add records-access rights beyond the statutory minimum.	Could expand Owner inspection rights (reasonable-time access, fixed copy fees, digital-format access).
Cap on individual fines	Draft 6 does not cap fine amounts per violation or cumulatively.	Could set a maximum per violation and an annual cumulative cap.
Finite list of fineable violations	Fineable conduct is open-ended.	Could enumerate fineable categories and exclude all others.
Mandatory cure period before fines	Draft 6 relies on the statutory minimum.	Could require a 14- or 30-day cure window before any first-instance fine.
Membership vote for new rule categories	Rule creation delegated entirely to the Board.	Could require membership approval before new fineable-violation categories are created.
Periodic rule sunset / reaffirmation	Draft 6 does not require rules to be re-ratified periodically.	Could sunset rules every 3-5 years absent reaffirmation.
Loser-pays when the Association loses	Statute is one-way in favor of the Association; Draft 6 does not shift back.	Could add two-way fee shifting for Association-initiated suits.
Mandatory pre-suit mediation	No alternative dispute resolution step is required.	Could require good-faith mediation before any Association-initiated lawsuit.
Cap on recoverable attorney's fees	Draft 6 does not cap fees that can be rolled into assessments and liens.	Could cap attorney's-fee assessments at a stated dollar amount per case or require court approval.
Silence-as-approval default kept	Draft 6 reverses this; silence now equals denial.	Could keep 1984's silence-as-approval default, placing accountability for timely response on the Board.
Written reasons required for architectural denial	Draft 6 does not require specific reasons when denying a request.	Could require a written, reasoned denial citing the specific guideline or covenant at issue, with appeal rights.
Appeal body separate from deciding body	Draft 6 does not require separation between decision and appeal.	Could create a separate appeal channel (Board, membership vote, or independent arbitrator).
Cap on annual assessment increases	Draft 6 removes the cap entirely.	Could set a maximum annual increase (e.g., CPI + 5%) absent a membership override vote.
Member approval threshold for special assessments	Draft 6 drops the member threshold.	Could require a membership-majority vote for any special assessment above a stated dollar amount.
Reserve-study publication	Draft 6 does not require disclosure of the reserve study to Owners.	Could require annual publication of the reserve study.
Narrow, objective nuisance standard	Draft 6 uses subjective standards (embarrassment, annoyance, discomfort).	Could adopt an objective nuisance standard tied to measurable impacts (noise thresholds, observable conduct).

Available Protection	What Draft 6 Does (or Doesn't)	What Declaration Could Say
Self-help entry limited to imminent risk	Draft 6 authorizes routine and enforcement entry.	Could confine entry to the statutory imminent-risk standard (5312.06(D)(13)) except by court order.
Notice to Owner before entry	Draft 6 does not require advance notice for non-emergency entry.	Could require 48-72 hour advance written notice except in genuine emergencies.
Snapshot of amendment threshold	Draft 6 adopts the statutory or whatever-threshold language without explicit reaffirmation.	Could explicitly fix the threshold higher than the statutory default (e.g., 75% or supermajority).
Supermajority requirement for certain amendments	Draft 6 treats all amendments under one threshold.	Could require a higher supermajority for amendments that expand Board authority, raise caps, or alter enforcement scope.
Periodic community review	Draft 6 does not require periodic community review of the declaration.	Could require a formal community review and vote every 5-10 years.
Owner-facing indemnification limits	Draft 6 does not cap Owner indemnification obligations to the Association.	Could limit circumstances in which Owners can be required to indemnify the Association.

How to read these tables together

Reasonable people will disagree about which protections are essential, which are optional, and which are unnecessary. The tables above are not a list of recommendations — they are the menu of options that were on the table for the community when Draft 6 was being written, plus the 1984 provisions that Draft 6 modifies.

A fair reading of the overall pattern: Draft 6 tends to remove or loosen existing 1984 limits on Board authority, and tends not to install the kinds of protective limits the statute specifically invites the declaration to supply. Individual provisions may have good reasons behind them — efficiency, keeping pace with changing conditions, or simplifying governance. But stepping back across the full document, the direction is consistent rather than mixed.

This PDF does not address: the specific legal validity of any individual provision; whether any Draft 6 language violates Ohio law, federal law, or deed restrictions; or the merits of any particular Board decision. Caveats: companion to the bucket analysis, plain-English guide, and lien-exposure PDFs. Prepared by neighbors, not attorneys; informational only and not legal advice. Sources: 1984 Declaration and Bylaws; Draft 6 (22 March 2026 clean); ORC Chapter 5312 (full primary text).