

BELLE OAK VILLAS
HOMEOWNERS ASSOCIATION, INC
628 Laguna Vista Court
Largo, Fl. 33771
727-536-9381

Questions and Answers
Belle Oak Villas

Q. How does Belle Oak Villas compare with a condominium?

A. Unlike a condominium, Belle Oak Villas residents actually own the lot on which their villa is located. In a condominium you only own the air space within the walls of your unit; you have no land you can call your own. In Belle Oak Villas only the open space surrounding the lots is common property.

Q. What is mine and what belongs to the Association?

A. Homeowners own the property to the end of the gray fence which extends 8 feet perpendicularly from the back wall of their unit, and to the curb in front of their unit. Each owner is responsible for the maintenance of their unit along with the garden areas in the front and rear. The Association maintains all other areas referred to as common grounds.

Q. What is the Belle Oak Villas Homeowners Association and what is its purpose?

A. Belle Oak Villas Homeowners Association is a non-profit corporation. Each unit is a member and has one vote. The purpose is maintenance and upkeep of the common area which includes landscape care and irrigation, parking lot maintenance, the operation, repair and maintenance of the Swimming Pools and Cabana areas.

Q. What do the fees we pay in our annual assessment cover?

A. The fees we pay for property taxes on the common areas, lawn care, street lighting, pond maintenance, street and parking lot maintenance, all signage, maintenance of water and sewer lines in the common areas, bookkeeping and accounting services, debt payment, and insurance. The Association also maintains a financial "prudent reserve" to cover unplanned repairs or other expenses.

Q. What does the insurance cover?

A. The Association's insurance policy covers only the common buildings. Owners need to have their own coverage for both their dwelling and its contents. Absolutely no part of any individually owned home is covered by the Association's "blanket policy".

Q. How do I get a key to the pool?

A. Contact the Association at 727-536-9381

Q. How do I get keys to the mailbox?

A. Contact the U.S. Postal Service at 1-800-275-8777

Q. What are the responsibilities of the owner and/or resident/tenant?

A. There are many:

- Pay fees on time
- Follow the rules
- Keep pets under control
- Maintain the unit inside and out
- Rental units: fill out proper paper work for the Board
- Help maintain the community
- Take pride in our community

Q. Can I add on to or make changes to my home?

A. Any alterations or additions which would change the exterior appearance of any villa must be approved, in advance, by the Architectural Committee. Forms are available on line @ www.belleoakvillas.com under “Architectural Requests”. Fill out form and submit to the “Architectural Committee”. Your application will be reviewed by the Board then you will receive a written response.

IMPORTANT NOTE: The Board approval of your request does not authorize construction to begin. The City of Largo must issue a “Building Permit” to authorize construction.

Q. Can I use any contractor?

A. You may choose any contractor you wish. Please keep in mind that all contractors must be licensed and carry liability insurance.

IMPORTANT: Please contact the Pinellas County Construction Licensing Board to verify that a contractor is in good standing, and if there are any complaints against that contractor.

Q. What are the water restrictions?

A. The city of Largo uses the Pinellas County restrictions 727-464-4000 or the Pinellas County Website: www.pinellascounty.org/utilities

Q. What if I observe or become the victim of nuisance, or criminal activities in the neighborhood.

A. Nuisance complaints or suspected criminal activity should be reported to the Largo Police Department (727) 587-6730).

- **For emergencies call 911.**
- Violations of Belle Oak Villa rules, or standards should be reported to the Home Owners Association: Phone (727) 536-9381
By mail: Belle Oak Villas Homeowners Association
628 Laguna Vista, Ct. – Largo, Fl. 33771
Descriptions of infractions must include: Time, date, place, and pictures if possible. This will be investigated only if you sign the letter and give your address or lot number. Your name will not be used, but it is mandatory for investigation or levying of a fine.

Q. When are the Association fees due?

A. The fees are paid quarterly and are due on the first day of the months of January, April, July, and October. If you wish to pay the fee via an Electronic Fund Transfer, please contact VESTA (property management corp.) (727) 258-0092.

Q. How do I get payment coupons?

A. Contact VESTA (727) 258-0092.

Q. What if I choose not to pay my fees?

A. The Board of Directors understands that fees are late from time to time. Payments more than thirty (30) days late are subject to a late fee as allowed by law. Payment overdue more than 2 quarters (180) days receive a letter giving them 45 days to pay before being turned over to the Association's attorney for a lien to be placed against the property. The homeowner is then liable not only for the fees due, but also the Association's attorney fees.

Q. How many serve on the Board of Directors?

A. Traditionally, there are nine (9) directors. They serve for a period of 3 years. They are elected on a rotating basis so at least one new director is elected each year.

Q. How often do the members of the Board of Directors meet?

A. The Board generally meets 3rd Tuesday of each month. The Board posts the agenda and meeting notice at least 1 week prior to the meeting time on the bulletin boards at each pool and the entrance sign on each street.

Q. When is the Annual Meeting?

A. The annual meeting date is determined each year by the Board of Directors. At least a month in advance each homeowner is mailed a notice. In addition, a proxy is also sent with each annual meeting notice so that every homeowner has the opportunity to vote if unable to attend the meeting. Also, watch the newsletters for a meeting notice.

Q. How can I contact the members of the Board of Directors or Committees?

A. By mail: Belle Oak Villas Homeowners Association, Inc.

628 Laguna Vista Ct.

Largo, Fl. 33771

Or Mailbox slots located at each pool

By phone: (727) 536-9381 – this is a voice service and the messages are retrieved after 5:00pm. Please speak clearly, spell your name, and leave your address, lot#, phone number where you can be reached, and a brief message. A Board member will return your call as soon as possible.

By Internet: www.belleoakvillas.com then click on "Contact us"

Q. How can I get copies of the documents, which govern the community?

A. Contact the Association at (727) 536-9381 or By Internet: www.belleoakvillas.com then click on "Legal Documents"