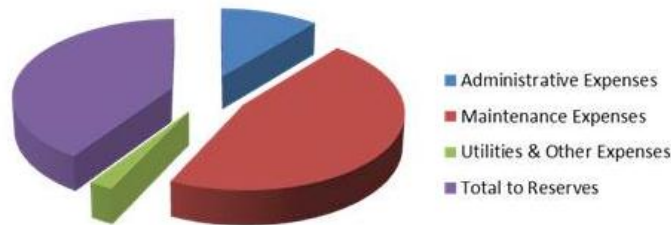


Frequently Asked Questions

1. Where does my assessment money go?
2. What services does the COA provide?
3. What is the Reserve (Capital) Fund used for?
4. What are my responsibilities as an owner?
5. What are the most frequent Architectural Violations?
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7. Can owners fly the American Flag?

1. Where does my assessment money go?

COA 2012 Budget

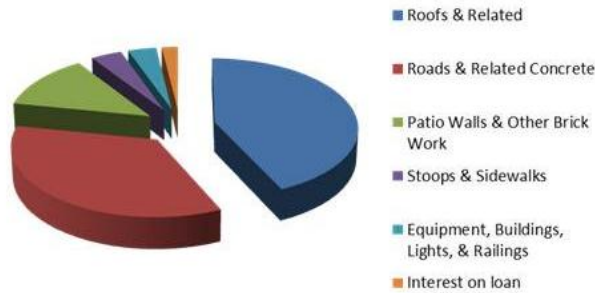


	Amount	Percent of Total
Administrative Expenses	\$ 136,577.00	10.97%
Maintenance Expenses	\$ 574,584.00	46.15%
Utilities & Other Expenses	\$ 28,206.00	2.27%
Total to Reserves	\$ 505,694.00	40.62%
Total Budget	\$ 1,245,061.00	100.00%

2. What services does the COA provide?
 - a. Twice weekly trash pickup and weekly recycling services by Trash Away. NOTE: Special large item pickup is at owner expense and must be arranged by the resident with Trash Away).
 - b. Regular common area grounds mowing, trimming, and lawn care as well as periodic shrub pruning. Tree pruning and/or removal as needed. NOTE: residents are responsible for all trees and shrubs inside their yard/patio walls as well as for any shrubs, plants, etc. that an owner (even a prior owner) has planted.

- c. Gutter cleaning two times per year. NOTE: COA clears front downspouts and drainage lines, residents are responsible for clearing rear downspouts and drain lines inside their yard/patio walls.
 - d. Exterior painting (every five years) of doors, door frames, roof trim, windows, window frames and the homes that have painted brick facades. NOTE: The COA board has consistently turned down requests to convert homes to painted brick.
 - e. Roof repairs and replacement
 - f. Exterior Chimney repair and maintenance. NOTE: Owners are responsible for chimney cleaning and for metal chimney caps.
 - g. Snow plowing of COA owned streets (all except Queenston; Seabright from Forrester to Wickham; and Wickham from Seabright to Carrleigh Parkway). NOTE: Please park in your assigned spaces – leave roads clear for the plows. The COA does shovel the main sidewalk along Forrester Boulevard and Carrleigh Parkway to provide a path for people along these main routes but does not attempt to shovel the more than six miles of sidewalks within the Charlestown Community. These are left to residents.
3. What is the Reserve (Capital) Fund used for? The quick answer is major infrastructure projects – as shown below:

COA Reserve Account Expenditures 2003 – 2012 as of Nov 2011



	Amount	Percent of Total
Roofs & Related	\$ 2,152,194	43.17%
Roads & Related Concrete	\$ 1,740,578	34.91%
Patio Walls & Other Brick Work	\$ 630,754	12.65%
Stoops & Sidewalks	\$ 190,584	3.82%
Equipment, Buildings, Lights, & Railings	\$ 173,820	3.49%
Interest on loan	\$ 98,031	1.97%
Total	\$ 4,985,961	100.00%

4. What are my responsibilities as an owner? Please read the COA By-Laws and Resolutions which outline COA and owner responsibilities and provide guidance on specific topics (e.g., gate and shed maintenance and repair, satellite and TV cable installation etc). Also read the monthly Chronicle and periodically check the COA website (www.charlestowncoa.org) for updates and current events and information.
 - a. a. Obtaining prior approval of the COA Architecture Committee for any exterior modification or addition to the home or planting in the common areas (NOTE: Approval for planting annual flowers is not required).
 - b. Maintenance and repair of rear gates, sheds, and any patio additions (e.g., roofs, awnings, arbors, gazebos etc). See By-Laws and relevant Resolutions.
 - c. Care, pruning and removal (when appropriate) of trees and shrubs inside yard/patio walls.
 - d. Care and replacement of any owner planted annuals or shrubs around the home in the common area (Common area is everything outside the homes walls). NOTE: The COA did not plant any of the ivy that exists within the community and does not approve of ivy as it has the potential to damage the brick walls and home facades. Control of the ivy is the homeowner's responsibility – even if it was planted by a previous owner.
 - e. Chimney and flu cleaning.
 - f. Foundation leaks (NOTE: many owners have found it necessary and beneficial to install sump pumps).
 - g. Maintenance and repair of power lines from the Virginia Power box to your home (Virginia Power boxes/meters are located at the end of buildings). Also maintenance of sewer lines from the main line to the house and for water lines from the meter to the house. NOTE: Dominion Virginia Power offers insurance on each of these lines which any owner may purchase.
 - h. Maintenance of any homeowner (including previous homeowners) installed fixtures, such as lights, plaques, satellite dishes, awnings, planters, sump pumps, flower bed edging etc. This includes responsibility for any repairs that may be necessary as a result of their installation.
5. What are the most frequent Architectural Violations? Please see the By-Laws and Resolutions for each of these.
 - a. Failure to keep gates, sheds, patio roofs, arbors and gazebos in good repair and painted/stained an authorized COA color.
 - b. Installation of Satellite Dishes in a location not recommended by the COA. Failure to sign a Maintenance Agreement if the dish is installed on the roof rather than on the brick wall extending above the roof.
 - c. Satellite or cable wires which are too visible on the roof or on the side of the house.
 - d. Replacement windows or cladding (on window frames) which do not match the trim color
6. How do I sign up for direct deposit regarding my monthly dues?

Please contact the COA's Customer Service Representative and ask for a direct debit form and return it with a voided check. Once processed, you will receive a letter from our management company letting you know your direct deposit is now operational.

7. Can owners fly the American Flag?

Yes! The Association bylaws state under Architectural Regulations, point 11, page 28, "A single American flag may be displayed from any appropriate mounting affixed to the front of the house." The traditional rules with respect to its display should be followed. Please see the Architectural page on how to correctly mount the flag.