

## ***Understanding Your Community & the Significant Roles in the Overall Well-Being of the Community***

### **General Information**

Given the nature of our community and the frequent change of ownership, we are often asked “Who is responsible for...” and, sometimes the answers to this question can seem confusing. The reason for the potential confusion is simply because there are several entities that play significant roles in the overall well-being of the community. Sometimes, the responsibilities of these entities overlap. In many cases, the roles each play are very different but significant in their own ways.

### ***The Property Owners’ Association and the Village of Four Seasons are two separate legal entities:***

The **Four Seasons POA** was incorporated in 1971 and has been operating and active since its inception. The Community of Four Seasons is a planned community, governed by governing documents that are recorded with the Recorder of Deeds office and which “Run with the Land”. These documents are called the Declaration of Restrictive Covenants. The Association consists of: 4,685 lots located on Horseshoe Bend and 1,734 lots located on Shawnee Bend – Porto Cima.

The community association has three defining characteristics:

1. Membership is mandatory and automatic for all Owners
2. Documents bind all Owners to be governed by the community association
3. Mandatory lien-based economic charges or assessments are levied on each Owner to operate and maintain the community association.

The association was created to be responsible for the management, maintenance, operation and control of the common areas throughout the entire development, Horseshoe Bend and Porto Cima. The Association is governed by a six-member Board of Directors. The Board of Directors is charged with the maintenance of the common areas and enforcement of the Declaration of Restrictive Covenants placed by the Developer for both Horseshoe Bend and Porto Cima. Enforcement of the Declaration of Restrictive Covenants is enacted through a process of warnings, loss of membership privileges, fines and liens placed on the individual property that is in violation. The Four Seasons Property Owners Association provides private amenities and services for the enjoyment of its members, as well as many rules and regulations that help to ensure that property values in the Association are maintained and enhanced.

### ***Four Seasons POA: 573-552-8334***

The **Village of Four Seasons** was formed in 1987. The Village of Four Seasons is governed by state law through five elected Trustees who adopt ordinances, which become law and are enforceable by the Camden County Sheriff’s Office. Violation of these ordinances can result in tickets and potential jail sentences (if convicted). Village income is derived from sales tax, income and fees charged for permits. The Village of Four Seasons offers some recreational benefits and services for the benefit of the public that also add to the enhancement of property values.

### ***Village of Four Seasons: 573-365-3833***

### **Residential Construction**

The process of building and remodeling in the community of Four Seasons can feel very complicated and residents are often overwhelmed by the process. The different requirements of the various entities combined, ensure that structural integrity and aesthetic beauty are not compromised, which aids in the overall quality of residential living in the community.

The Lake Ozark and Sunrise Beach Fire Protection Districts are concerned with structural items that affect safety. The Village of Four Seasons' primary concern is with structural safety, code enforcement and environmental protection. When it comes to residential building, the Property Owners Association is primarily concerned with the overall aesthetics of the development and the sylvan lifestyle that has become a hallmark of this planned community.

In the Horseshoe Bend area of the development, property owners primarily work with the Property Owners Association through the Architectural Control Committee, The Village of Four Seasons, the Lake Ozark Fire Protection District and the Horseshoe Bend Special Road District.

In the Porto Cima area of the development, property owners primarily work with the Property Owners Association, through the Architectural Control Committee, the Sunrise Beach Fire Protection Department and Camden County, through the Road and Bridge Department.

### **Law Enforcement**

Law enforcement within the community is provided by the Camden County Sheriff's Office. Both the Four Seasons Property Owners Association and the Village of Four Seasons contract with the Sheriff's Office to provide an enhanced presence of law enforcement within the community. As a result of these contracts for enhanced law enforcement, in the Horseshoe Bend Zone of the Camden County Sheriff's Office, there are eight (8) deputies patrolling the Horseshoe Bend and Porto Cima areas of the development. The Sheriff's office will issue citations for violations of traffic laws, respond to calls and assist with 911 requests for service, check the POA amenities and provide an "Away From Residence" monitoring service. The Four Seasons POA further provides an Owners' Services Department that is primarily responsible for the enforcement of the governing documents of the Association, monitoring activities at the various amenities and allowing access to the two storage facilities that are amenities available to property owners at an additional charge.

***Camden County Sheriff's Office: 573-346-2243***

### **Roads**

In the POA, the responsibility of maintaining and enhancing the roadways falls primarily on either the Horseshoe Bend Special Road District on Horseshoe Bend or the Camden County Road and Bridge Department in the Porto Cima area. The Four Seasons POA is only responsible for maintaining or enhancing a very small percentage of the 143 miles of roads within the boundaries of the Association although the Association does augment some of the services, such as right-of-way mowing, due to the level of services expected and requested by property owners.

***Horseshoe Bend Special Road District: 573-365-2832***

***Camden County Road and Bridge: 573-346-4471***

### **Fire Districts**

**Lake Ozark Fire Protection District** serves the Horseshoe Bend area and can be reached at 573-365-3202

**Sunrise Beach Fire Protection District** serves the Porto Cima area and can be reached at 573-374-4411

### **County**

Almost all of the property within the Four Seasons Community is in Camden county, however, there's a very small section of property in the Porto Cima area that is in Miller County.

### **Docks**

Ameren MO has jurisdictional authority over the size and placement of docks on the Lake of the Ozarks. The Village of Four Seasons, The Sunrise Beach Fire Protection District and the Lake Ozark Fire Protection District have jurisdictional authority over electrical service to docks located within their respective boundaries. In the POA, the administrative staff of the Architectural Control Committee (ACC) will review all applications to verify that the lot in question is platted as a lot with waterfront privileges. After confirming that the lot does have waterfront privileges the staff presents the owner/contractor with a letter of confirmation along with a copy of said letter to present to Ameren MO with an application.

**Ameren MO: 573-365-9208**

### **Toll Bridge**

The Lake of the Ozarks Community Bridge Corporation was formed in 1992 and the bridge was dedicated on March 1, 1998. During 2012, the Lake of the Ozarks Community Bridge Corporation was restructured and the Community Bridge ownership and operation was assumed by the Lake of the Ozarks Community Bridge Transportation Development District. The bridge connects the east side of the Lake to its west side offering equal accessibility of all amenities. The Bridge's toll is currently as follows:

Toll Rates in Season: Passenger car, van, pickup, or motorcycle - \$3.00; Passenger car, van, pickup, or motorcycle with trailer - \$4.25; two-axle and three-axle utility truck or bus - \$5.00; four-axle truck - \$6.50; five-axle truck - \$8.00; truck with six or more axles - \$9.50

Toll Rates out of Season: Passenger car, van, pickup, or motorcycle - \$2.00; Passenger car, van, pickup, or motorcycle with trailer - \$2.75; two-axle and three-axle utility truck or bus - \$3.50; four-axle truck - \$4.50; five-axle truck - \$5.50; truck with six or more axles - \$6.50.

Once the bridge bonds are paid off, the Bridge will become an operation of the State of Missouri, without an anticipated toll.

**Lake of the Ozarks Community Bridge: 573-374-9341**

## **Zoning**

All lots in the Property Owners Association are zoned either single family residential or multi-family residential. The Board of Directors of Four Seasons Lakesites POA does not have the authority to determine zoning of property within Four Seasons. That authority was vested solely with the Developer which has “restricted” all property within both developments for residential purposes only. There is no provision within the Declaration of Restrictive Covenants for commercial property.

Planning and Zoning would be governed by the Village of Four Seasons or Camden County Planning and Zoning depending on the location. You can contact:

***Village of Four Seasons: 573-365-3833***  
***Camden County Planning and Zoning: 573-317-3860***

## **Water/Sewer**

In the Horseshoe Bend area of the Association, water service is provided by the Camden County Public Water and Sewer District #4. In the Porto Cima area of the Association, water and centralized sewer service is provided by Camden County Public Water and Sewer District #4. The governing documents of the Association outline the covenant that each Owner agrees to pay a monthly water/sewer availability charge to the appropriate entity, and the consequences of unpaid charges. If you have any questions regarding your water/sewer availability you can contact the Camden County Public Water and Sewer District #4 at 573-365-6792. Sewage treatment within the Association, on Horseshoe Bend, is primarily controlled through Individual Wastewater Treatment Systems that are monitored by the Association, under a Managed Plan developed in conjunction with the Missouri Department of Health and Senior Services. The Village of Four Seasons permits and inspects these systems during the construction process and in the case of a replacement of an existing system.

In the Porto Cima area of the Association, there a few Individual Wastewater Treatment Systems but, the majority of property owners utilize treatment systems that incorporate a “Grinder Pump” that emaciates the raw sewage and pumps it into the centralized sewer lines operated by Camden County Public Water and Sewer District #4. Property owners who have any questions are encouraged to contact Missouri Association Management at 573-552-8334 for more information.

***Camden County Public Water and Sewer District #4: 573-365-6792***

## **Refuse Collection**

Although the governing documents of the Association do not address the use of specific trash service providers and property owners are free to choose among the various providers available, there are many benefits to the Association in minimizing the number of service providers and the different types of equipment each utilizes. Based on information obtained by several refuse collection companies and provided to the Board, the Board recognizes that Republic Services of Osage Beach utilizes smaller trucks and schedules service pick-ups on Monday’s, which are preferable practices for the POA. The POA does not endorse one particular service provider.

***Republic Service: 573-346-3637***  
***WCA: 417-426-5001***

## **Fireworks**

Fireworks are a major concern to many property owners, especially given the heavily forested nature of our community and the use of many natural products in much of the home construction within the Association. The governing documents of the Association do not specifically prohibit fireworks within the Association. However, if you live or own property inside the boundaries of the Village of Four Seasons, you should note that the Village of Four Seasons has an ordinance prohibiting the use or display of fireworks. This ordinance is enforceable and the Camden County Sheriff's Office will issue citations for such acts.

For those who do not live within the boundaries of the Village of Four Seasons, Camden County does not have any such ordinance prohibiting the use or display of fireworks but such actions are strongly discouraged as a courtesy to neighboring home and property owners.

Below, you will see a chart that outlines the services you receive as a property owner in the Four Seasons POA and the responsibilities of the different governing entities that provide those services. Property owners are strongly encouraged to visit the Property Owner Association website at [www.fourseasonspoa.com](http://www.fourseasonspoa.com) and click on the "Welcome Kit" tab, located under "Documents". Here you will find even more information and detail regarding these and many other frequent questions property owners have.

***As always, if you would like to learn more about your Association, please feel free to contact Missouri Association Management at 573-552-8334***

<b>Who Pays for the Maintenance of the Facility/Amenity</b>					
<b>Facilities/Services</b>	<b>POA</b>	<b>The Village</b>	<b>HBSRD</b>	<b>Camden County</b>	<b>Comments</b>
Community Center	X				Located on Horseshoe Bend Parkway
Fitness Center	X				Self-supported by membership fees
4 Pools – 2 heated	X				3 pools on HB, 1 pool in PC
2 Tennis Courts	X				Located at Swim & Tennis Club
Campground	X				Located on Horseshoe Bend Parkway
Boat Ramps	X				6 boat ramps on Horseshoe Bend
New Roads HB			X		
POA Roads on HB	X				
County Roads in Porto Cima				X	Approximately 39.7 miles of roads
POA Roads in Porto Cima	X				Approximately 4.3 miles of roads
Roadside Mowing Horseshoe Bend			X		
Roadside Mowing in Porto Cima	X			X	PC Assessments augments Camden County
Subdivision Monuments PC	X				
Subdivision Monuments HB	X				
Streetlights in Porto Cima	X				PC Assessments
Streetlights on Horseshoe Bend		X			
Flower Gardens on HB		X			
Walking/Bike Trail on HB		X			
Playground by Village Hall		X			

**Acronym Legend:**

HB      Horseshoe Bend  
 POA     Property Owners Association  
 ACC     Architectural Control Committee  
 HBSRD   Horseshoe Bend Special Road District  
 LOFPD   Lake Ozark Fire Protection District  
 SBFPD   Sunrise Beach Fire Protection District  
 VFS     Village of Four Seasons  
 MAM     Missouri Association Management  
 PC      Porto Cima