

CROSSINGS RULES AND REGULATIONS
Assembled by the Crossings Board of Directors
February 12, 2026

This document collects the **Rules and Regulations** issued by the Board and, in some cases, the entire POA Membership. **Each rule or regulation is highlighted in bold text.** The source for each rule is noted in parentheses, and some rules or regulations may contain explanations in unhighlighted text. Access to some referenced documents may be restricted to current owners.

The authority to establish Rules & Regulations comes from three different sources:

1. **Covenants.** The **Initial Declaration of Reservations and Restrictive Covenants** (April 1990), along with the **Supplementary Declaration of Reservations and Restrictive Covenants** (July 1990) and the **Declaration of Reservations and Restrictive Covenants** (July 1990). These three documents were created by the Patten Corporation (the developer of The Crossings) and are part of the deed of every property owner. These can be found on the public page of the Crossings POA website ("[The Crossings Community](#)") and on the secure pages for owners that includes additional information such as a [brief summary](#) of these documents.
2. **Other Governing Documents.** The Crossings POA Articles of Incorporation and the Crossings POA bylaws. These establish the legal and operating framework of the Crossings POA as a non-profit membership corporation. They may be amended by the POA membership following the procedures set out in each document.
3. **Laws and Regulations.** West Virginia laws govern the operations of non-profit membership corporations (WV Code Chapter 31E), Limited Expense Liability Planned Communities (certain sections of WV Code Chapter 36B). Other federal and state laws and regulations govern specific activities of the Crossings POA and of individual owners on and within the community. Here is a [summary](#) of key laws and regulations that apply to our activities within the Crossings.

The Crossings publishes an overview of "**Owners Rights & Responsibilities**" on the POA's website that summarizes key sections of the sources above and these Rules & Regulations. Go to [The Crossings Community](#) page or the secure [Owner's Guide](#) page.

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LAND USE

1. **Weekend or short-term rentals (less than one year) of lots within the Crossings are prohibited.** The April 6, 1990, Declarations and the July 5, 1990, Supplementary Declarations declare that the Crossings is “primarily a residential community” with only certain authorized commercial activity on Lots 7 through 11. (2011 Annual Meeting vote. Weekend or short-term rentals on Lots other than 7 through 11 constitute unauthorized “commercial activity.”)

2. **Only one camper trailer may be kept on any lot at a time and must be kept at least 25 feet inside lot lines.** (7/9/2000 Board decision.) Temporary camping is permitted upon Lots by the owner thereof only through the period March 1 to December 31 annually. Only equipment professionally manufactured for the purpose, such as a tent, travel trailer/camper or recreational vehicle, is permitted for use as a camping shelter. **(Initial Declaration of Reservations and Restrictive Covenants (April 1990).)** Camping is permitted during January and February only if residential construction is actively underway, ongoing on the Lot where persons are camping, and done for supervising the construction. **(Supplementary Declaration of Reservations and Restrictive Covenants (July 1990).)** **Campers may not remain on a Lot during the months of January and February, unless stored in a covered facility.** (9/21/2021 Board decision based on West Virginia Supreme Court of Appeals, *River Ridge POA v. Diggins* (2012).)

3. The July 1990 Supplementary Declarations prohibit owners from placing an advertising or commercial sign or billboard on any lot within the Crossings unless approved by the Architectural Control Committee. This does not include builder’s job signs. **The Board authorizes owners to use real estate “for sale” signs that are less than four square feet in size, and all signs related to any election or political party or position that are less than four by eight feet in size. Owners will use street identification signs that are consistent in design and style approved by the Board.** (03/24/2022 Board decision.)

4. **The owners of lots with open fields shall keep the grass on those fields mowed to a maximum height of 24 inches to meet the requirements of Article XII of the July 1990,**

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Supplementary Declarations, and to protect the subdivision from fire hazards.

(03/24/2022 Board decision.)

5. No commercial activity is permitted on individual lots and the common areas and grounds (other than Lots 7 through 11). The Board does not consider any “at home” business, such as baking, sewing, consulting, etc., as a prohibited commercial activity, so long as no customers or clients enter the Crossings subdivision for purposes of patronizing the “at home” business. Note: Certain authorized commercial activity is permitted by the Supplementary Declarations on Lots 7 through 11.

(03/24/2022 Board decision.) In April 2025, West Virginia enacted a new law that loosened previous restrictions on "At-Home Businesses" (click this [link and scroll down to ARTICLE 40](#)). This law allows owners to conduct business inside a primarily residential dwelling if the business activities:

(1) Are limited to the sale of lawful goods and services;

(2) Do not generate on-street parking or a substantial increase in traffic through the residential area; and

(3) Do not have signage visible from the street.

As noted above, the Crossings allows no business traffic for a business. Even if an “At-home business” qualifies under this new law, the Crossings POA Covenant Restrictions and this Crossings Rule still apply.

6. No trapping or hunting of wildlife shall be permitted within the subdivision, except on those Lots, if any, in excess of twenty-five (25) acres. (Initial Declaration of Reservations and Restrictive Covenants (April 1990).) The Crossings POA cannot conduct any culling of deer (via bow-and-arrow or otherwise) in the community except where hunting is permitted. (6/18/2021 Hampshire County Circuit Court in *Taylor v. The Crossings POA*. This case involved a Crossings POA-sponsored and DNR-permitted culling by owners and guests with bow and arrow.)

CONSTRUCTION

1. Any platform used for camping or adjacent to a camping trailer or motor home must be approved by the Architectural Control Committee (ACC). (7/9/2000 Board decision.)

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2. The Board established [a process for the ACC to conduct its review](#) of owner requests for approval to conduct construction and other activities on their property. (8/12/2021 Board decision) **The ACC is assigned the responsibility of notifying neighbors of a member's request for approval of a project.** Neighbors without an email address will be contacted by regular mail. The ACC requests that neighbors complete their review within 1 week. The process for applying for ACC approval can be found [here](#). (2/27/2021 Board decision.)

3. **The Board and the ACC cannot approve any variances to the Covenants.** Owners can appeal ACC decisions to the Board. The ACC will allow 2 weeks for receipt of any concerns or objections. (2/27/2021 Board decision.)

4. **Owners and their construction contractors must follow certain rules when working on a construction project.** The Board's "[Construction Rules](#)" protect the community and address gate access, use of roads and common areas, construction site management, and certain other activities. (5/1/11 Board decision.)

5. **Deer Exclusion Fences are not permitted.** The previous Board policy, dated 9/20/2015, authorizing waivers from the restrictive covenants for owners to construct a fence in excess of 6 feet in height as a "deer exclusion fence" is RESCINDED going forward as of 03/24/2022. (3/24/2022 Board decision)

6. The Board has adopted rules that establish guidelines for the Architectural Control Committee (ACC) and for owners who plan to undertake projects on their individual lots, whether or not they require ACC approval.

a. **Construction and Related Projects Requiring ACC Approval. The Board defines the terms used in the Crossings POA restrictive covenants that describe each type of project that must be approved by the ACC before a project may begin.** The rule and its definitions are posted to [the Crossings POA website](#). These definitions became effective March 24, 2022. (3/24/2022 Board decision.) The [ACC webpage](#) provides examples of projects requiring review, guidance on the review process, and references to Hampshire County building permit requirements.

b. **Projects Not Requiring ACC Approval. The Board defines terms used in the Crossings POA restrictive covenants that describe items that are restricted even**

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though they do not require ACC approval. The rule and its definitions are posted to [the Crossings POA website](#). These definitions became effective March 24, 2022. (3/24/2022 Board decision.)

7. RESCINDED (03/24/2022 BOD decision). The following Board rule, adopted by the Board in 8/14/04 is rescinded as unnecessary: Any building proposed in the flood plain shall have written approval from the Hampshire County Planning Office and the Federal Emergency Management Agency (FEMA). These approvals must accompany submission for approval by the Architectural Control Committee. Building must be 1' above the 100-year average, and the well and septic must be capped so no backwash can occur during flooding.

8. Owners may place a garage on their Lot before beginning construction of a dwelling so long as the garage is used solely for the storage of materials and not a temporary or permanent residence. (Initial Declaration of Reservations and Restrictive Covenants (April 1990). Board decision based on outside legal opinion 4/19/2023.) A "garage" is defined in the rules for the ACC discussed in paragraph 6 above. That definition was supported by an outside legal opinion 4/19/2023.

9. Article XVI of the July 1990 Declaration restricts permanent construction affixed to the ground in "the 100-year floodplain as designated on the subdivision plats." **The plats designate the 1982 FEMA floodplain areas as the restricted floodplain, and did not refer to any subsequently changed floodplain areas. Since 1990, FEMA has changed its floodplain areas, but the Covenant restrictions apply only to the 1982 areas.** Owners are responsible for obtaining any necessary permits or approvals from the Hampshire County Planning Commission, the U.S. Army Corps of Engineers, and the West Virginia Division of Natural Resources for any construction in the current floodplain or riverbanks. (Board decision based on outside legal opinion 4/19/2023.)

RECREATION AND BEHAVIOR

1. Camping is not permitted in the Common Areas. The Board does not grant permission to any owner, guest, or visitor to camp overnight on the common properties. (3/24/2022 Board decision)

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2. The Board reaffirms the 1991 and 1994 Board rules that anyone operating any type of vehicle on a Crossings roadway is limited to a speed of 15 mph. Owners are responsible and accountable for any violations of the speed limit by their guests, including contractors and other visitors. The Board reserves the right to bar any guest, visitor, contractor, or other invited person who violates the speed limit from using the Crossings POA's roads for any amount of time it deems appropriate. The Board also may impose a fine, as authorized by state law, on an owner for repeated violations of the speed limit by that owner or any of that owner's guests or visitors. The maximum fine, per incident, is limited to the amount of the annual property assessment on each lot. (03/24/2022 Board decision.)

3. The Board follows [its policy](#) on when and how to enforce provisions in the Crossings Covenants that apply subjective restrictions on owner activities. (Board decision 7/21/2021.) For example, the Board applied its policy in deciding to not seek judicial action to enforce the "nuisance" restriction in Article XI of the July 1990 Supplementary Declarations. An owner then sued the Crossings POA for allegedly violating a contractual duty to take judicial action against a neighbor. The WV Court of Intermediate Appeals dismissed the case, finding that the plaintiff owners failed to "establish [the POA] violated any of its contractual duties by failing to enforce the covenants. . . .The Restrictive Covenants also do not contain any standard by which [the POA] is required to carry out enforcement of Article XI, and there is no requirement that it institute an enforcement or other legal proceeding." (6/6/2025 Intermediate Court of Appeals of West Virginia, *Feltners v. The Crossings POA*.)

COMMON PROPERTIES

1. In the upriver (southern) side of Deer Meadow Road in Common Area 1, the area to the right of the pathway down to the river put-in is for picnicking/green space, not for parking. The area between the bridge and that pathway, as well as the gravel area on the downriver (northern) side of Deer Meadow Road next to the Pavilion, are for parking. (7/13/19 Board decision; 7/19/20 Board decision.)

2. The Board adopted [Rules on Common Properties](#) that cover the management and members' use and enjoyment of the common properties, including the common areas and grounds, the Crossings roads, and easements and rights-of-way owned by the

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Crossings POA. These rules include regulations on use of these areas and the principles by which the Crossings POA will manage these areas. The rules included below also include additional explanations of how the Board interprets or applies each one. (3/24/2022 Board decision).

a. No permanent parking on or along roads or impeding traffic. The Board prohibits parking, stopping, or letting stand any vehicle on a roadway that impedes vehicle traffic. Doing so violates state law, and the Board may remove the vehicle at the owner's or operator's expense. The Board reminds owners of the restriction on permanent parking on a Crossings road or within 25 feet of any right-of-way in violation of section 6 of the initial Declarations of Reservations and Restrictive Covenants, April 6, 1990. Owners, contractors, delivery vehicles, guests, and other visitors may use such areas temporarily, including for inclement weather and periodic extended visits. The President of the Board (or any other Board member under procedures established by the President) may remove any vehicle that is parked in violation of the covenants or that is parked, stopped or left standing unattended on a roadway. The cost of removing the vehicle will be at the owner's or operator's expense, as provided by West Virginia Code section 17C-14-13. The Board will attempt to give notice to the owner or operator, if their identity is known. The Board is required by law to report the removal of any illegally parked, stopped, or unattended vehicle to the Hampshire County Sheriff.

b. Drivers and pedestrians in the Crossings have the same traffic right-of-way as on a public road or highway in West Virginia. The Crossings POA adopts for its roads the rules for vehicular, bicycle, and pedestrian rights-of-way in articles 9, 10, and 11 of Chapter 17C of the West Virginia Code.

c. Permission is granted to install and connect driveways to the Crossings roadways. The Board, and the developer before the Board, permits owners to install and connect a driveway on their lot to a Crossings roadway, to which owners have a right and easement of enjoyment. Permission for any new driveways and continuing permission to maintain a connection to a roadway is conditioned on complying with the rule below that requires notice to the Board.

d. Owners must give notice to the Crossings POA for new or improved driveway connections to Crossings roadways. Each owner shall notify the Board of Directors (by email to the Board, the President or any other Board member) of the planned installation of any new driveway that will connect to a Crossings roadway at

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least 30 calendar days prior to such installation. Similarly, each owner shall provide similar notice of any planned changes to the grade, size, or materials (including installing a new culvert or modifying or replacing an existing culvert) on any portion of an existing driveway that falls within the Crossings right-of-way or a designated utility easement on an individual lot along a road. As the owner of the roads, rights-of-way, and various utility, drainage, and other easements, the Board reserves the right to disapprove any such driveways or changes if the grade, size, materials, or other design features may impair the integrity or use of the road or easement areas. No written approval by the Board is required to proceed after 30 calendars from the date that notice is received. (A notice to the Board under this rule does not satisfy the requirement to request approval by the ACC for building or placing any structure or other construction or a fence in these areas.)

e. Owners may not make improvements or place materials on any road. To further the objectives of the restrictive covenants in maintaining the roads and any adjacent easements (see Easements Rules), the Board prohibits any owner placing any improvements or materials on any part of a road. For example, owners may not plant trees or shrubbery or place gates, flagpoles, rockpiles, lights, or other material within the 50-foot road right-of-way, including along any Crossings culvert, or cut or fill supporting a roadway. The Board reserves the right to direct any owner to remove any improvement or material placed upon the road in violation of this rule at any time of its choosing, as permitted by the covenants. The Board will give priority to enforcing this rule to those cases where the violation impedes access to the roadway or utilities or, in the case of fences or structures on the road right-of-way, otherwise violates covenant restrictions on the size, height or materials of fences or structures.

f. Any Board member or authorized person may enter individual Lots for limited purposes. Under article 2.6(c) of the July 5, 1990, Declaration of Reservations and Restrictive Covenants, the Board authorizes any serving Board member, any serving member of the Roads Committee or Common Areas and Grounds Committee, and any firm contracted by the Crossings POA to enter the common properties and individual lots for purposes of correcting any condition threatening an individual lot or the common properties and responding to an emergency. The Board also authorizes the same persons to access the common properties and any individual lot for the purpose of performing installations, alterations or repairs, and for the purpose of reading, repairing or replacing utility meters and related pipes, valves, wires and equipment. The authorized persons shall give advance notice to affected owners before entering any lot, unless in case of an emergency. In no event shall any Crossings POA member or contractor enter a structure on an individual lot without the permission of the owner.

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g. Use of the Recreation Areas is suspended for any owner (and their guests) whose assessments are delinquent. As provided in the restrictive covenants, no owner or any of their guests or visitors may use the recreation areas until all delinquent assessments (and any interest and other billable costs) are paid in full. Presence by any such individuals will be considered trespass. (The Board defines the Recreation Areas as Common Areas 1, 2, and 3.)

h. No driving or parking in the riverbed or along the riverbanks on common properties. No owner or their guest or visitor may drive in or park in the Cacapon River or its dry riverbed on the common properties. Vehicles may be used to load and unload authorized river equipment, such as kayaks and canoes, by using existing river access driveways up to the edge of the riverbank, but they may not enter the riverbed. Parking is limited to designated areas. The covenants provide that, “no vehicles of any kind shall be washed or cleaned in the Great Cacapon River, and only boats and other devices manufactured for water use are permitted in the river at any time.” The Board reserves the right to bar an owner or their guest or visitor access to the river from common areas for violating this rule or the covenant restrictions.

i. Use of common areas to access the river is conditioned on complying with the covenants and state laws and regulations. Owners and their guests and visitors shall comply with the covenant restrictions and state laws and regulations applicable to the Cacapon River and feeder streams, including: requiring PFDs (personal flotation devices) and helmets on any boats, kayaks, or canoes; requiring fishing licenses; and prohibiting placing litter, waste, or other materials on the ground or in streams or the river. The Board reserves the right to bar an owner or their guest or visitor access to the river from common areas for violating this rule or the covenant restrictions. For owners’ convenience, the Board has posted a summary of selected state laws and county ordinances on its website under “Governing Documents.”

j. Guests of owners may use the common areas when not accompanied by an owner. The host owners are responsible for ensuring that their guests comply with Crossings POA rules and covenant restrictions. Owners shall inform their guests that they use the common areas at their own risk.

k. No use of firearms or any hunting or trapping on the Crossings common properties. No owner, guest, or visitor may discharge a firearm on any common area, road, or other Crossings POA property. The Board notes that West Virginia state law prohibits the discharge of firearms across roadways and within 500 feet of any dwelling

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(without each occupant's consent), and our restrictive covenants prohibit any "noisy activity" or doing anything "which may be or which become an annoyance or nuisance to the neighborhood." State law also permits an owner to bring a nuisance suit for discharge of firearms on a target range under certain circumstances. As a matter of safety and avoidance of excessive "noisy activity" that will adversely impact the roads and common properties throughout the subdivision and all owners' interests, the Board prohibits the discharge of firearms on the common properties. In addition, Article 8 of the April 6, 1990 Initial Declarations prohibits any trapping or hunting of wildlife within the subdivision, except on those Lots, if any, in excess of twenty-five (25) acres.

l. No fireworks may be used on the common properties, which are the private property of the Crossings POA. Fireworks, regardless of size, present a fire hazard to the community and are a frequent cause of personal injury. The WV State Fire Marshal enforces the limitations, restrictions, and prohibitions on the use of fireworks under [WV Legislative Rule 103CSR4](#). Before using any fireworks on a Crossings Lot, owners should read and understand these rules, including any permitting requirements for public fireworks displays that may be open to the general public. Fireworks include "Display Fireworks," "Consumer Fireworks," "Special Fireworks," and "Sparkling devices, novelties, toy caps or model rockets." Violations of these rules can subject owners and guests to criminal penalties. For example, no fireworks may be used on private property without the express consent of the owner, no fireworks may be used in or thrown from a motor vehicle or building, and no person may use fireworks while under the influence of alcohol or any drug.

m. No improvements or materials on general utility easements. (This rule applies only to the "general utility easements" described in Article IX of the July 1990 Supplementary Declarations. Restrictions on other easements are based on the terms of each specific easement.) As required by Article IX, no structures, plantings or improvements or other materials shall be placed or permitted to remain on any utility easements on individual lots in the designated "strip of land," as measured from, and including, the boundary line. To allow free access to service existing and potential future utilities, such utility easements shall be maintained as lawn and no improvements or materials of any kind, whether temporary or permanent, are permitted upon those areas. As noted in Article IX, any improvements or materials placed in these utility easements are in violation of the covenants, placed there at the owner's risk. The ACC may not approve any fences, structures or other construction within these general utility "easement areas."¹ The Board will give priority to enforcing

¹ The Board understands that prior Boards may have permitted owners of adjacent lots to construct a dwelling or other building within the utility easements (and setbacks) along the adjoining lot side lines. The Board reserves the

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this rule to those cases where the violation impedes access to the roadway or any planned or existing utilities or, in the case of fences or structures along the road, where the owner violated covenant restrictions related to materials or size of the construction.

n. No obstructions on any Crossings POA easements or rights-of-way. The Board will enforce the rights of the Crossings POA under any easement or right-of-way, including utility and other easements, to unobstructed use of the property for the designated purposes. The ACC may not approve any fence, structure, or other obstruction to a Crossings easement or right-of-way on a lot, including on the boundary line of such easement or right-of-way. The Board may direct an owner to remove any obstruction and bring an action in circuit court to enforce its rights. The Board will give priority to enforcing this rule to those cases where the violation impedes access to the roadway or utilities or, in the case of fences or structures in the easement or right-of-way, otherwise violates covenant restrictions on the size, height or materials of fences or structures.

3. Before undertaking maintenance on Crossings POA common properties, including the roads, owners must submit a request to the Board board@thecrossingspoa.com so that maintenance activities are properly coordinated. (8/16/2022 [Board decision](#))

4. The Crossings POA will implement the [Bridge Lifecycle Management Plan](#) (prepared by EADS Group, Inc., January 2025) and its Estimated Future Maintenance Schedule, Option 1, on pages 11-13). (POA Membership 6/7/2025 annual meeting.)

ADMINISTRATION

1. Funding

a. An annual assessment of \$325.00 per Lot is for the operating budget. An additional amount of \$75.00 per Lot is assessed annually for the Bridge Emergency Reserve Fund. The bylaws require an annual adjustment to these amounts, beginning in 2026, based on the designated Consumer Price Index. The operating budget assessment for 2026 is \$333.00 and the Bridge Emergency Reserve Fund assessment is \$76.00. The Board may determine that the adjustment to the operating budget assessment is not needed for a particular year. (Board resolution approved by owners

right to enforce any violations of the setback or utility easement restrictions under the covenants if access to the affected areas is necessary for the benefit of the community.

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at the 2024 Annual Meeting. These rules are codified in section 4 of Article II of the Crossings POA bylaws, dated January 16, 2026.)

b. The Board will maintain an operating reserve of \$30,000 in its accounts that shall be available for regular operations and for maintenance or repairs to the common properties and roads when its regular operating budget is insufficient. (02/24/2022 Board decision.)

2. When any dues assessed by the Crossings POA on the owner of each lot are past due, the Board will follow the process in the approved “POA Dues Collection Policy.” The policy, which is published on the Crossings POA website in the secure [“Governing Documents”](#) page. The Policy reminds owners of their responsibility under the Crossings POA Declarations of Reservations and Restrictive Covenants and establishes the procedures that the Board will follow to collect any dues that are delinquent. In short, dues must be paid by the first of the month after the month in which they are billed (in other words, February 1 each year). The Board will assess late-payment processing fees or file a lien with the Hampshire County Clerk against the owners or the property, when the dues are not paid within certain timeframes. The Board may assess certain other costs, when warranted, and may file suit in Circuit Court to enforce a lien. (1/1/11 Board decision.)

3. Following the [process](#) established by the Board, any owner may report to the Board a potential violation of a restriction contained in the Crossings Covenants or a potential violation of a Crossings rule or regulation, provided there is a reasonable basis for believing a violation is occurring or has occurred. The Board’s process for Crossings owners to report potential violations sets basic standards for making a report as well as procedures for the Board to investigate a proper complaint and report to the community on valid complaints. The Board’s objectives are to achieve consistent, fair, and reasoned enforcement of the Crossings restrictive covenants and its rules and regulations, in addition to improving owners’ awareness and understanding of the covenants and our rules and regulations. Nothing in the Board’s process prohibits owners from exercising other rights afforded them under state or federal law, including reporting violations of state or federal law to appropriate governmental bodies and seeking judicial enforcement of violations of the Covenants in the absence of action by

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the Crossings POA. Importantly, it is the policy of the Board for members to act in a neighborly and civil manner and attempt to resolve potential conflicts among themselves to promote a spirit of community in the Crossings. (7/25/21 Board decision.)

4. For the Crossings POA to comply with West Virginia law (WV Code section 31E-15-1501), owners are responsible for maintaining their current mailing address and email address with the Crossings POA for official business and notices. The addresses of at least one record owner per Lot must be maintained with the Crossings POA. By providing an email address, the owner agrees that all communications with the Board and its committees, including any required notices, may be made using that address. (2/12/2026 Board decision.) Owners may opt out of the use of email for official communications by delivering a written request to the Secretary or the Treasurer of the Crossings POA. Failure to maintain current, deliverable addresses may exempt the owner from requirements to give notices to that owner. See WV Code section 35E-15-1506.

5. Board Committees. As authorized by West Virginia law (WV Code section 31E-8-825), and as required or limited by the Crossings POA Covenants, articles of incorporation, and bylaws, the Board of Directors may establish and appoint members to committees. **The Board publishes the charter of each committee to its website.**

6. The Crossings POA Board of Directors carries out all of the affairs of the Crossings POA, including making all decisions related to the POA, unless a decision is reserved to the members by the Covenants, articles of incorporation, or bylaws. The Board has the discretion to propose a motion to the members for a vote following notice of the vote to all owners is made at least 30 days before the vote. (4/21/2023 Board Statement to Owners and 6/24/2023 Board decision based on [outside legal opinion 3/13/2023](#))

This document is an update from the original, dated March 24, 2022.