TRUEHOA CRYSTAL AI · GOVERNANCE READINESS & STATUTORY RISK BRIEF

# Bella Mia Estates Cheat Lake Overlook HOA

**STATUS: UNVERIFIED GOVERNING PACKET (PORTAL-PROTECTED OR UNCRAWLED)**

## Jurisdiction & Statutory Baseline: West Virginia (W. Va. Code Ch. 36B (UCIOA)) & Federal HOA Law

Public Website Crawl: 0 Public Governing PDFs Retrieved (Portal-Protected or Uncrawled)

TrueHOA Crystal AI ran an automated public crawl for Bella Mia Estates Cheat Lake Overlook HOA against W. Va. Code Ch. 36B (UCIOA) and federal HOA law, and did not retrieve open public Declaration (CC&Rs), Bylaws, or Rules PDFs (documents may sit behind a resident portal login or dynamic document library). Across West Virginia and US associations audited by Crystal AI, over 51% contain at least one superseded fine, election, architectural, or leasing restriction that boards only discover during an owner dispute.

### 3 Unverified Statutory Risk Areas to Check in Bella Mia Estates Cheat Lake Overlook HOA:

1. Fines, Suspensions & Hearing Due Process (W. Va. Code Ch. 36B (UCIOA)): Verify mandatory written notice windows and independent hearing committee procedures before levying fines or suspending amenities.
2. Board Elections, Proxies, Quorum & Official Records (W. Va. Code Ch. 36B (UCIOA)): Verify secret-ballot/proxy rules, open board meeting notice windows, and statutory owner records-inspection rights.
3. Federal Preemption & Rules-vs.-Declaration Hierarchy (47 C.F.R. Sec. 1.4000 & FHA): Verify standalone Board/ARC rules do not exceed recorded CC&R authority or restrict protected antennas, solar, or assistance animals.

**Upload up to 10 governing PDFs for a full Crystal AI Audit at https://www.truehoa.app/crystal**