
Many Waters Homeowners Association

Executive Summary

September 2026 1.0

Location: Portage, Wisconsin. Off of Highway U, Entrance on Allan Road

Email: manywatersportage@gmail.com

Website: <https://mwha.info/>

Facebook: www.facebook.com/groups/manywatersportagehoa/

Who We Are

The Many Waters Homeowners Association (MWHHA) is a residential community located on the east end of Lake Wisconsin in Columbia County, Wisconsin. Our neighborhood offers year-round recreation and a strong sense of community. All Many Waters lots have access to Lake Wisconsin and the Wisconsin River via the Association-owned boat landing.

Community Amenities

MWHHA maintains several shared amenities for the enjoyment of members and guests, including:

- Private access to the Wisconsin River & Lake Wisconsin via a gated boat launch with dedicated parking area.
- Lower park featuring a playground, gazebo with grill area, and basketball and pickleball court.
- Upper park with fire pit and horseshoe pit
- Walking trails through wooded common areas

These amenities are located across Association-owned properties, including Lot #7 and Outlots #2, #3, and #4.

Community Events

The Association sponsors several annual events that foster neighbor connections and community involvement, including:

- Annual HOA Family Picnic and Annual Meeting (typically the last weekend of June)
- Halloween Hayride and community trick-or-treating (October)

Additional events and updates are shared through the quarterly newsletter and the Association's Facebook page.

<https://mwha.info/>

Covenants and Guidelines

All homeowners are protected and bound by the Declaration of Covenants, Restrictions, and Conditions for the Plats of Many Waters. These covenants help preserve property values and maintain the character of the community.

Covenants are available at: <https://mwha.info/covenants.html>

The Architectural Review Committee (ARC) oversees compliance with architectural guidelines to ensure safety, consistency, and visual harmony throughout the neighborhood.

HOA Dues and Financial Overview

The Annual HOA dues support the maintenance and upkeep of shared amenities and common areas within the community. These dues do **not** cover maintenance, insurance, or operating costs associated with privately owned homes or individual lots.

- Annual dues are determined by a vote of the membership at the Annual HOA Meeting.
- The Association's fiscal year ends on June 30.
- In recent years, the Association has maintained a budget surplus, strengthening its reserve funds and avoiding the need for special assessments.

HOA Governance

MWHA is governed by an elected Board of Directors composed of volunteer homeowners. The Board is responsible for community operations, financial management, and enforcement of covenants.

Board Officer Positions, include: President, Vice President, Treasurer, Secretary

The Board consists of 3 to 7 members serving one-year terms, with elections held at the Annual HOA Meeting.

Membership Structure

The community includes both Many Waters Members and Associate Members:

- **Many Waters Members:** Owners of lots within the Many Waters Original Plat and Additions 1–5. Annual HOA dues are required. HOA Covenants and Guidelines are enforced.
- **Associate Members:** Owners of residential lots on Allan Road outside the Many Waters Plats. HOA Covenants and Guidelines are **not** applicable to Associate Member lots. Associate members may choose to pay the MWHA Annual dues for use of the common areas and amenities.

(See Association Map for details: <https://mwha.info/covenants.html>)

Committees

MWHA operates through several volunteer committees that support community operations and engagement:

- **Social / Event Committee:** Plans community events and welcomes new residents
- **Boat Launch / Maintenance Committee:** Maintains the boat landing, parks, trails, and common grounds
- **Architectural Review Committee:** Reviews and enforces architectural standards and covenant compliance

Community Safety and Local Governance

Building, safety, refuse, and open-fire regulations are governed by Columbia County and the Town of Caledonia. Residents are encouraged to consult local authorities as needed.

- Town of Caledonia: <https://townofcaledonia.org/>

Utility and Services Overview

- **Electric:** Alliant Energy
- **Gas/Propane:** Natural gas available to some homes; propane used by most residents
- **Internet/Phone:** TDS, Frontier, cellular, and satellite options
- **Refuse Site:** W10037 Potter Rd (Town of Caledonia)
- **Trash & Recycling:** Optional paid service through Waste Management (Baraboo, WI)

SEE ATTACHED ARC SUMMARY

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Architectural Summary

The Architectural Review Committee (ARC) supports homeowners with new construction, additions, and exterior improvements. Certain projects require prior approval from the ARC and/or the HOA Board. The ARC process ensures that all improvements are reviewed, constructed, used as intended, and maintained in accordance with the Covenants, Bylaws, and established community standards.

ARC Oversight Includes:

- New home construction guidance
- Review and approval of accessory buildings, outbuildings, and garages
- Confirmation that approved structures are used for their intended purpose
- Ongoing maintenance standards for homes and lots

All vacant lots and existing homes must submit building plans **before** beginning construction, adding structures or gardens, or removing natural hardwood trees or native landscaping.

Please submit plans to the Architectural Review Committee or the Many Waters Board. Homeowners are encouraged to contact an ARC member for assistance during the review process.

Approval Decisions Are Based On:

1. Compliance with the Covenants and Guidelines
2. Overall aesthetic compatibility
3. Enhancement of community property value

Covenants: <https://mwha.info/images/Covenants.pdf>

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Architecture Summary

I. New Home Construction:

For new construction, please review the details of the Covenants to meet all applicable ARC design, placement, and construction standards along with any local, county building requirements.

General Requirements

- All lots are for **single-family residential use only** (Section 4).
- No structure may be built on a vacant lot before a single-family home is established.
- Homes must meet minimum square footage requirements and include an attached garage in accordance with Section 4 and Section 5.
- Construction must be completed within 12 months of permit issuance. (Section 13)
- Must comply with all **local zoning and setback requirements**.

Design Standards

- Exterior colors: earth tones, natural wood and stone (Section 7).
- Landscaping must meet minimum standards upon completion (Section 24).
- Metal/steel buildings: Metal or steel buildings have not been approved for construction within Many Waters. This includes metal/steel homes, garages, sheds, and other accessory structures. All proposed building materials and exterior designs are subject to ARC review and approval prior to construction.

II. Improvements – Existing Homes:

Outbuildings / Detached Structures

- Definition:
 - Accessory Building: Up to 10'x12' with 8' max side wall. Follow "Accessory/Outbuilding Guidelines"
 - Detached Garage: Larger than 10'x12'. Follow "Detached Garage Guidelines"
- One Accessory / Outbuilding is allowed per lot.
- Designs that complement and are consistent with the home's architectural style.
- Must be located in rear yard, however a side yard location may be possible if properly screened.
- May not be used as a dwelling, or living space.
- Must meet ARC standards and local zoning/setbacks.
- Metal / Steel Structures: Metal or steel buildings have not been approved within Many Waters. The use of metal or steel as the primary exterior building material for homes, garages, sheds, outbuildings, or other structures is subject to prior ARC review and approval based on the Covenants, including design, materials, appearance, harmony with the community, and overall quality.
- Require written ARC approval (Section 10).

Garages

- Attached: Up to **4-car**, 1,152 sq. ft. max. See ARC Guidelines “Attached Garage Guidelines”
- Detached: **Max 24’x30’**, driveway required. See ARC Guidelines “Detached Garage Guidelines”
- All detached garages must comply with ARC design, placement, and construction standards.

Fences (Section 15)

- No chain link or fence enclosures unless approved.
- Must be in side or rear yard only (not past front of home).

Gardens (Section 16)

- Vegetable gardens/orchards limited to side or rear yard (not past front of home).

Drainage (Section 22)

- No grading or obstruction of drainage swales.

III. Lot Maintenance:

Vacant Lots and Existing Homes built on Lots.

All Lots (Occupied & Vacant)(Section 12, 26)

- Maintain neat appearance; no weeds, debris, or brush piles.
- Developed lots, with homes, grass not to exceed 8”.
- Undeveloped lots, mow at least **3 times annually** (specifically, by June 1, July 1 and Sept 1).

Parking (Section 11)

- Service vehicles must be stored in a garage.
- Recreational vehicles (Boats, trailers, campers, etc) must be in side/rear yard only. During summer months (May 1 – Nov 1), front of property storage is allowed for a maximum of two (2) recreation items (Trailer, Boat, RV), The items must be owned by the lot owner, in good working condition, and aesthetically pleasing
- No front-yard storage.
- Portable carport canopies are prohibited.

Signs (Section 20)

- Maximum 6 sq. ft., except real estate signs.

Trade / Activity (Section 16)

- No offensive or nuisance activities.

The Many Waters Board

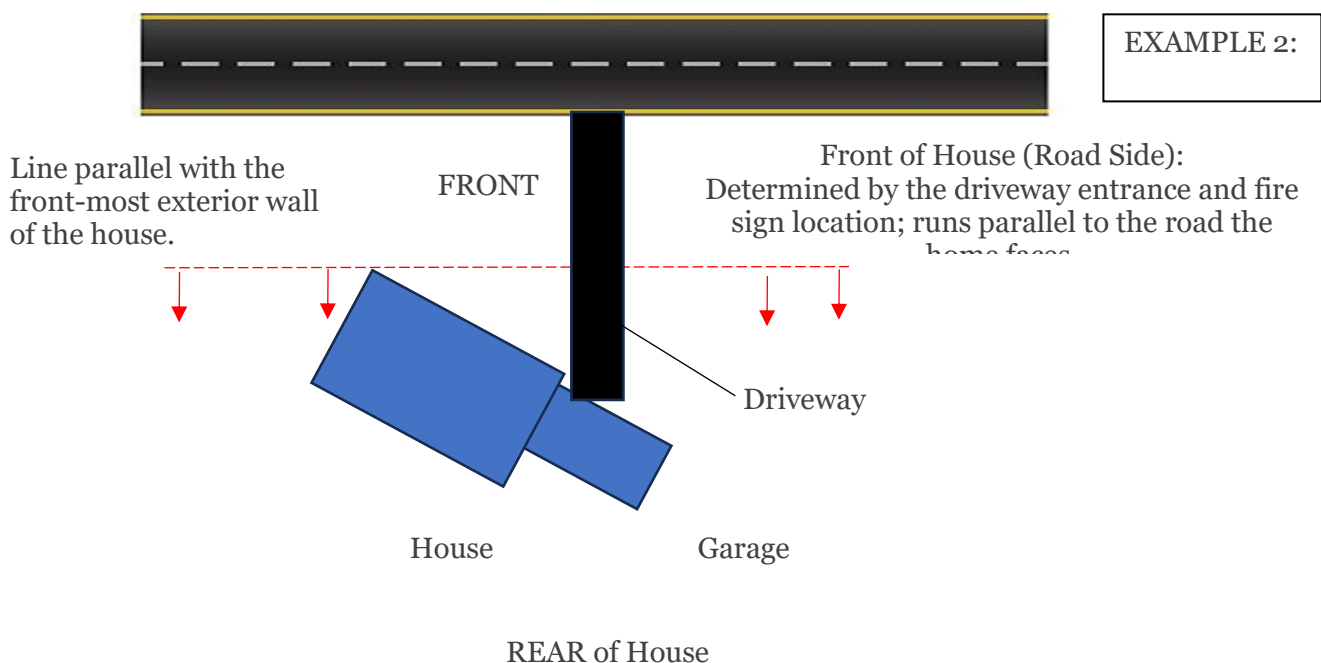
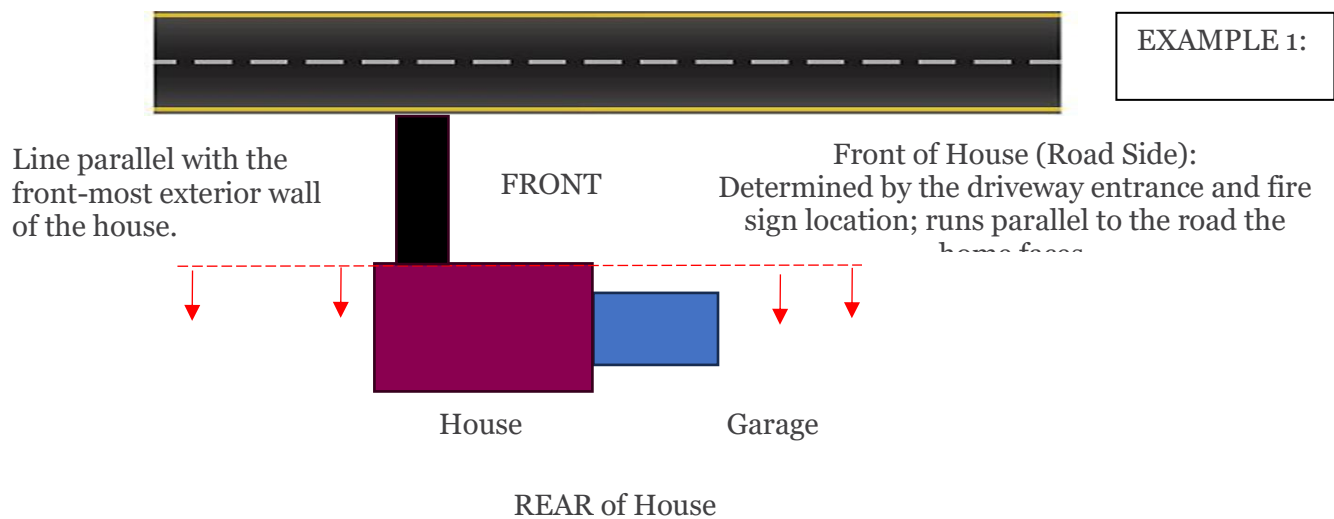
manywatersportage@gmail.com

Requirements for Accessory Buildings, Outdoor Storage/Parking (Recreational Vehicles, Boats & Trailers), Gardens, and Fences

All must be located within the **side yard or rear yard** and may not extend beyond the **front line of the home**.

Front of House (Road Side): Determined by the driveway entrance and fire sign location; runs parallel to the road the home faces.

Side yard setback: A line running parallel to the front-most exterior wall of the home.



Policy Statement - Enforcement of Approved Use for Structures and Improvements

The Many Waters Association is committed to enforcing its Covenants and Bylaws in a fair, consistent, and reasonable manner in order to protect the community and avoid setting harmful precedents.

All approvals granted by the Architectural Review Committee (ARC) for structures and improvements—including single-family homes, accessory buildings, outbuildings, attached garages, detached garages, greenhouses, fences, and gardens—are issued based in part on the intended use presented at the time of application. Ongoing use consistent with that approved purpose is a condition of the approval.

If a member believes that a structure is not being used in accordance with its approved purpose, the concern may be submitted to the Association for review. The Board of Directors will evaluate the matter and determine by vote whether a violation of the Covenants or Bylaws has occurred.

If a violation is confirmed, the Association will pursue enforcement in accordance with its established procedures. These may include written notice, an opportunity to cure within a reasonable timeframe, fines, and legal action if necessary.

Enforcement actions are taken to ensure compliance, maintain fairness among members, and protect the Association from risk—not to reflect personal opinions or popularity.

Failure to correct a confirmed violation within the specified timeframe may result in continuing fines and responsibility for any legal costs incurred by the Association in securing compliance.