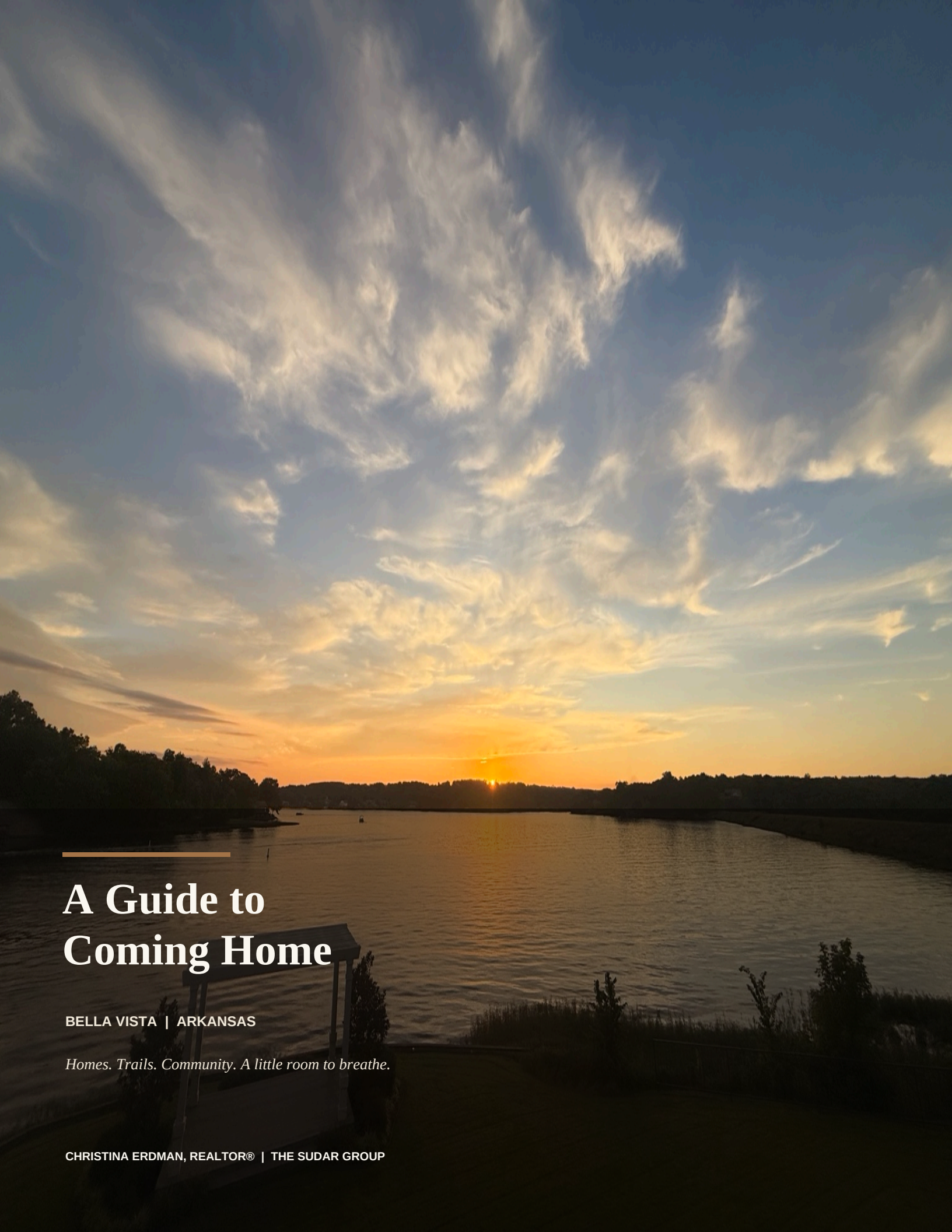




A Guide to Coming Home

BELLA VISTA | ARKANSAS

Homes. Trails. Community. A little room to breathe.

CHRISTINA ERDMAN, REALTOR® | THE SUDAR GROUP

WELCOME TO BELLA VISTA

A place that feels like an exhale.

Bella Vista is one of those places that makes more sense once you have spent a little time here. Roads curve through the trees. A trail can begin at the edge of a neighborhood. Lake mornings, golf afternoons and an easy drive into Bentonville can all belong to the same week.

But buying here is also wonderfully specific. The City, the Property Owners Association and the Architectural Control Committee each play a different role. Lots can be steep, wooded or surprisingly private. Two homes that look close together on a map can offer very different access to trails, lakes and everyday conveniences.

MY PROMISE

I will help you understand not only the house, but the life around it - and the questions worth asking before you make it yours.



MEET CHRISTINA

Local knowledge. Calm guidance.



Real estate has been part of my life for generations. I first became licensed in Texas at nineteen, following my mother and grandmother into the business. Today, I bring that perspective - along with years in client relations and appraisal management - to buyers and sellers across Northwest Arkansas.

My style is consultative rather than transactional. I want to know how you actually live: whether Saturday morning means a trail, a tee time, a kayak, a coffee run, or simply a quiet porch under the trees. Then we can look for a home that supports that life.

My job is not simply to open the door. It is to help you understand what you are buying - and what life there can look like.



Three names you will hear often.

Bella Vista works a little differently than many communities. Understanding these three entities early makes everything from a fence to a future addition much easier to navigate.

THE CITY

Municipal government

Public roads, police and fire services, city ordinances, building permits and code enforcement.

THE POA

Membership + amenities

Private amenities and common property: lakes, golf, recreation centers, pools, parks, trails and the Bella Vista Water Utility.

THE ACC

Architectural review

Reviews plans for construction and exterior property changes for compliance with Bella Vista's covenants and design standards.

THE USEFUL PART

A project can involve more than one approval. For example, the POA's current guidance shows decks, fences, accessory structures, retaining walls, seawalls and docks may involve both City permitting and ACC approval.

Source: Bella Vista POA, City/POA/ACC guidance. Always verify current requirements before work begins.

More than an HOA.

Part of the lifestyle infrastructure of Bella Vista.



The Property Owners Association manages Bella Vista's private amenities and common properties. Current POA information describes a 36,000-acre community with seven lakes, seven golf courses, recreation centers, pools, parks and extensive paved and natural-surface trails.

Property ownership also comes with assessments. As of October 2026, the POA lists monthly assessments of \$40 for improved property (a property with a water meter) and \$16 for unimproved property. Fees and amenity rates can change, so I prefer to verify them for the specific property rather than treat an old flyer as gospel.

CHRISTINA'S LOCAL NOTE

Before we write an offer, I like to confirm the property's POA status, current assessment information and anything about the home or lot that may affect how you hope to use it.



ARCHITECTURAL CONTROL COMMITTEE

Before you picture the fence, shop or new deck...

...let's find out whether the property can support the plan.

The ACC reviews exterior construction and changes for compliance with Bella Vista's protective covenants and design standards. Current POA guidance says ACC approval is required for projects including exterior repainting, reroofing, decks, fences, accessory structures, new homes, retaining walls, seawalls and docks/boat slips.

Some of those projects also require City permits. That is why a buyer's wish list should include not only what exists today, but what you may want to change tomorrow.

BUYER QUESTION

Thinking about a fence for the dog? A detached shop? Lake improvements? A bigger deck? Tell me before we fall in love with the house.

BUYING HERE IS A LITTLE DIFFERENT

Bella Vista's terrain and development history make property-specific research especially valuable. Not every item applies to every home, but these are the kinds of questions I want us thinking about before the inspection period is over.

UTILITIES	Water service, sewer or septic where applicable, propane or natural gas, internet options.
LOT + ACCESS	Topography, drainage, retaining walls, driveway grade, easements and practical access.
BOUNDARIES	Survey information, fences, encroachments, additions and whether what you see matches the records.
IMPROVEMENTS	Permits and ACC approvals for decks, shops, additions, docks, seawalls or other exterior work.
LIFESTYLE FIT	Actual drive times, trail access, lake access, golf, groceries and how the neighborhood feels at the times you will use it.

You do not have to know every question to ask.

That is part of what I am here for.

Your neighborhood can change your ride.



Bella Vista's trail network is woven through the community rather than tucked into one park. The POA currently highlights the Back 40 at roughly 40 miles, the paved 3-mile Blowing Springs Greenway and more than 6 miles of trail within Blowing Springs Park itself.

That means 'close to the trails' can describe very different experiences. Some homes offer convenient trailhead access; others place you nearer paved greenway connections, lakes or everyday errands. We can shop by the way you want to use the outdoors - not just by a pin on a map.

CHRISTINA'S LOCAL NOTE

If trail access matters, tell me what kind: mountain biking, a family walk, a run before work, or simply being able to step into the woods. Those are different searches.

The ride starts before the trail.



A different way to experience Bella Vista.

The Oz Trails Bike Park adds another dimension to the trail culture here. For buyers who ride - or simply love living near outdoor recreation - proximity can shape how a neighborhood feels and how often the bike actually leaves the garage.

CHRISTINA'S LOCAL NOTE | Tell me how you ride, not just that you ride. Trail access, lift-served riding, paved connections and an easy family loop can point us toward very different parts of Bella Vista.

Water changes the rhythm of a place.

Bella Vista's seven POA lakes are Ann, Avalon, Brittany, Loch Lomond, Norwood, Rayburn and Windsor. Depending on the lake, life may include boating, paddling, fishing, a beach, a marina or simply a quiet water view.



For lake buyers, the shoreline is part of the purchase.

Docks and seawalls, shoreline work, access across common property and work below the waterline can involve different approvals or agencies. The useful question is not only, "Does it have a dock?" but also, "What can I legally maintain, repair or change?"

FROM MY CAMERA ROLL | Bella Vista lake days - paddling, big skies and the kind of evenings that make you stay out a little longer.

Lake days, in every light.



Some of the best Bella Vista moments are wonderfully ordinary: a kayak with a child in front, a paddleboard at sunset, a quiet shoreline, a sky that seems to take up half the world.

This is why I like to talk about lifestyle before we talk about square footage. The right home should make room for the life you came here to live.



GOLF + RECREATION

A community built to be used.

The POA currently describes seven golf courses and 108 holes of golf across Bella Vista, alongside recreation centers, pools, tennis and other amenities. Whether you play every week or simply love the open green views, golf is part of the landscape here.

And recreation is not limited to the fairway. A summer morning might mean yoga, pickleball, a swim, a trail or the lake. For buyers, the useful question is which amenities you will genuinely use - and how close you want them to home.



A FEW LOCAL PLEASURES

The life between the listings.

A buyer's guide should tell you how the place feels, too. Bella Vista's appeal is in the ordinary rituals: lunch outside, a trail stop, a farm stand in fall, feeding the chickens, a creek on a hot afternoon, or heading into Bentonville when you want a little more bustle.



FROM MY CAMERA ROLL

Lunch at Acre off McNelly Road

A Northwest Arkansas fall afternoon



Good representation should feel calm, clear and prepared.

01 Start with your life

We talk about priorities, budget, timing and the way you want to live - not just beds and baths.

02 Narrow the map

I help translate those priorities into areas, properties and practical tradeoffs.

03 Tour with context

We look beyond finishes: lot, access, improvements, utilities, surroundings and future plans.

04 Research before we reach

When a home becomes a contender, we investigate the property-specific questions that matter.

05 Write strategically

We build an offer around the market, the property and your goals - without manufacturing pressure.

06 Protect the path to closing

Inspections, due diligence, appraisal, financing, repair conversations and the details that get us all the way to keys.

IF YOU WALKED INTO THIS OPEN HOUSE WITHOUT AN AGENT

You do not need to figure out Bella Vista alone.

I can help you explore homes throughout the market - not just the home you walked into today, and not only listings represented by my brokerage.

The value is not simply having someone schedule a showing. It is having an advocate who can help you ask better questions, investigate the property, understand the moving pieces and make decisions with more context.

No pressure. Just good information, good questions and a thoughtful plan.

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CHRISTINA ERDMAN | THE SUDAR GROUP



And call me when you are ready to look a little closer.

Whether Bella Vista has been on your radar for years or you simply walked into an open house today, I would be delighted to help you explore what home here could look like.

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CURRENT INFORMATION + PRIMARY SOURCES

Bella Vista POA - bellavistapoa.com

City / POA / ACC overview - bellavistapoa.com/members/city-poa-acc/

POA assessments - bellavistapoa.com/members/poa-information/

POA fee schedule - bellavistapoa.com/fee-rates-schedule/

Lakes + lake regulations - bellavistapoa.com/thingstodo/lakes/

Blowing Springs + trails - bellavistapoa.com/thingstodo/recreation/blowingspringscampgrounds/

City of Bella Vista - bellavistaar.gov

Information researched and checked October 2026. Fees, regulations, permits and amenity rules can change. Verify current requirements with the appropriate entity for a specific property or project.

Welcome home.

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