Homeowners Association 101

Southeastern HOA Management is fortunate to have been selected to work with The Estates of Camden Homeowners Association. Below is some information that many Association members already are aware of but those new to home ownership and/or being a member of a Homeowners Association may not know. Lets get started:

1. **Who Controls The Association**: The Association is governed by a Board of Directors with guidance from an Executive Committee.
2. **How Does the Board Govern**: The Board uses the Restrictive Covenants, all the recorded Amendments of the Covenants and the By-Laws in making decisions regarding the Association.
3. **Where Can these Documents Be Found**: Documents may be viewed on the Management Company’s website: [www.southeasternhoa.com](http://www.southeasternhoa.com) under Communities/Estates of Camden. They are also able to be viewed on the EOC website.
4. **Why The Need For A Management Company**:
5. Assist in interpretation of Restrictive Covenants
6. Mail annual assessment invoices
7. Collect Annual Assessments, Send Late notices and file liens as necessary
8. Account for Association Monies
9. Pay all Association Bills
10. Provide Board with monthly accounting of finances
11. Assist as needed with budget preparations
12. Arrange annual Association Tax Filings
13. Perform Monthly Drive Throughs with compliance of covenants in mind
14. Send out “notice of violations” resulting from drive throughs
15. Coordinate with closing attorneys the proper amount of dues to be collected, credited or debited on every sale in the community in a timely manner so there are no delays in closing
16. Answer questions from real estate professionals, mortgage lenders, appraisers and/or potential buyers as to the workings of the Association
17. Field ALL telephone calls and emails from Association members regarding questions and concerns
18. Prepare and mail annual meeting notices
19. Attend Board Meetings upon request
20. Protect the integrity of the community resulting in protecting the member’s investment as best we can within our limits of control
21. **How Does the Process of Drive Throughs and Notice of Violations Work**  Drive throughs are conducted on a monthly basis. Properties and the improvements (fencing, sheds, etc) are viewed for compliance in regards to the restrictive covenants. An example of items reviewed would include: lawn maintenance, shrubbery maintenance (trimming), weed control or lack thereof, mold/mildew development on the home, location of satellite dishes, location of basketball goals, outbuildings, street parking, etc. WE DO NOT WALK ON ANYONE’S PROPERTY. All observations are performed from our vehicles. If an Association member has a circumstance that requires notification these are the progressions of notifications per a specific notice:
22. “Courtesy Notice”—This letter is a reminder that your property has a condition that needs attention. This again is a coutesy requesting attention be made to the matter. If no actions are taken then:
23. “Notice of Violation” - This is the 2nd step if no actions result from the Courtesy Notice. The Notice of Violation also informs the member that if no actions are taken then the next communication for the same violation will result in a $10/day fine until corrected. If no actions result then:
24. “Final Notice of Violation” is sent formally notifying them that until the violation is corrected there will be a $10/day fine applied to their account. The member has the opportunity to respond in writing and ask for a meeting with the management company. The member is also asked to send us a picture immediately after violation is “cured”.

**\*\*\*\*If you have a condition at your home (roof repair, siding needing repaired, lawn problems you are addressing, etc. PLEASE use the Project Action Plan Form that will now be available on our website and with the EOC website and send to the management company so that all are aware that you are taking actions.**

1. **Annual Assessments** When you purchase your home the closing attorney has already inquired of us as to what annual assessments (dues) need to be collected and what the transfer fees are for establishing a new member for the Association. Whether you close in January or November your annual assessment will be collected for that year from you at closing for the portion of the year that you will own the property. The closing attorney will send us those dollars and the deed for us to be able to establish you as the new homeowner and apply your annual assessment to your account. Now if you close in December and the invoices have already been mailed out for the next years annual assessment we will instruct the closing attorney to collect not only the for the short portion of the year that you will own the property in the closing year but also for the annual assessment for the next full year. In most instances, the seller of the home has already paid the Association the annual assessment for the year and the attorney will simply prorate the amount that has already been paid by the seller. This will show up on your closing statement as a debit to the buyer and a credit to the seller for the dues amount owed for the portion of the year that the buyer will own the home. Either way, the new member does not have to worry about their HOA dues until the next calendar year. **HOA ANNUAL ASSESSMENTS TO MY KNOWLEDGE ARE NEVER INCLUDED IN YOUR MORTGAGE PAYMENT.**

The annual assessment invoices are mailed out in late November/early December for the next calendar year and are due payable in full by February 15 of that next calendar year. If payment is not received by the due date a late fee is applied on top of the annual assessment amount. Very rarely if ever are late fees waived.

1. **I want to Make a Change or Addition to My Home. What Do I do?** Any and all additions (pool, fencing, flagpoles, driveways, enclosures, additions, exterior color changes, etc) require review by the ARC (Architectural Review Committee and/or Executive Committee leading to the Board. The management company has the ARC Request Form that we can send to you. Fill that form out with the pertinent information and supporting documents for review. Once reviewed and approved the form will be signed and sent back to the requesting member. If the review committee has any questions or needs additional information the requesting member will be notified.
2. **I have a concern. What do I do?** This management company will field ALL Association members’ concerns and/or complaints. All members are free to email us at [info@southeasternhoa.com](mailto:info@southeasternhoa.com) or better yet call at 910-493-3707. We prefer telephone calls as that way both parties can assess the others emotions on the topic, hear voice inflections and gauge sincerity of the other party. In most instances if both parties can speak calmly and professionally about a concern normally a remedy can be decided upon during that telephone call. If it is a neighbor on neighbor concern the management company and the Association would prefer that those situations be handled professionally and calmly between the parties. If there is concern that a fellow community neighbor is violating the covenants and you want to report that to the management company feel free to do so. In those instances we need photographic proof of the concern. As always, the management company would rather have the member discuss their concern with the other member (neighbor) to see if corrections cannot be made but if not we are here.
3. **Annual Meetings** When the Board establishes the date of the annual meeting a notice will be sent from the management company’s office to each Association member household. In order to participate in the annual meeting the member must be “in good standing” meaning your annual assessments have to be paid. When the notice is sent is determined by the Restrictive Covenants. In most instances the notice requirements are now less than ten days prior to the meeting and no greater than 60 days prior to the meeting. The Association’s Board will conduct the annual meeting.

In short, if an Association member has a concern, question or just a general comment please do not hesitate to contact us. We appreciate the opportunity to work for you.

Respectfully, Radford Brown Southeastern HOA Management