

# AUTUMN WOOD At Hunter's Field Homeowners Association

# Third Quarter, 2014

# July, August, September

# How Did I Get A Lien On My Property?

You can imagine the surprise when you open that envelope sent from the Association and find out that your property is subject to a lien - or worse, a foreclosure.

Here's how it may have happened:

If your \$75 assessment is received after the fifteenth of the month, it is declared 'delinquent' and a late charge of ten dollars (\$10) is added to your tab. Even if you paid the \$75 quickly thereafter, that \$10 is still floating on your account - unless of course, you paid \$85. If you miss more than one month and make a single \$75 payment, that payment will be first applied to assessments owed (the previous month) and you could be caught in the "sliding window" or "catch-up effect" because the computer shows that you still owe for the current month, PLUS the \$10 late fee. And if the payment comes in after the 15th (again!), then ANOTHER \$10 late fee is added. In addition, the cost of sending certified mail (processing and postage) are passed on to the delinquent homeowner (roughly, another \$30 added to the account)

To add 'insult to injury,' an <u>interest charge</u> at the rate of 10% per annum will be assessed against any outstanding balance, including delinquent assessments, late charges and cost of collection, which may include attorneys' fees thirty (30) days after the assessment becomes due and shall continue to be assessed each month until the account is brought current.

Currently, if an account shows a delinquency over 60 days, the Association or its designed collection agent, will send a pre-lien letter by certified first class mail to the owner's mailing address of record advising of the delinquent status of the account and impending collection action. The owner's account will be charged the postage and collection costs - more costs you didn't need!

If the owner fails to pay the amounts set forth in the pre-lien letter within thirty (30) days of the date of that letter (you are now 90 days in arrears), the Association will authorize the collection agent to record a lien for the amount of any delinquent assessments, late charges, interest and cost of collection, including attorneys' fees against the owner's property. Further, the owner will be charged for the fees and costs of preparing and recording the lien. (Approximately, \$385 in today's dollars added to the account.) (MORE costs!)

Thirty (30) days following recording of the lien, the lien may be enforced in any manner permitted by law, including, without limitation, judicial or non-judicial foreclosure. Prior to the release of any lien, or dismissal of any legal action, all assessments, late charges, interest, and cost of collection, including attorneys' fees, must be paid in full to the Association.

Besides the possible loss of the house, the fees, late charges, interest and costs of collection, including attorneys' fees all add up in a bundle of costs that must be paid. Get on the HOA "flash message mailing list"; send a message to: Board@autumnwood.org

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2013-2014 Board of Directors			
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This newsletter is provided quarterly for the sole benefit of the members of the Autumn Wood At Hunter's Field Homeowners Association. Comments should be addressed to the Board Of Directors.

#### **Neighborhood Dealings**

#### **Pool Rules Review**

Autumn Wood Homeowners who believe they have observed a crime are encouraged to call the Simi Valley Police Department.

The suspicious activity usually begins with a 'strange' vehicle parked in the neighborhood. The driver appears to be waiting for someone. That someone suddenly appears and gets into the passenger side, but the vehicle doesn't drive away. The occupants seemingly just sit there. Add the time of night and minimal lighting and you've probably just witnessed a drug deal or recreational drug use.

As with all criminal activity that you <u>know</u> has or you <u>believe</u> has occurred, the Simi Valley Police Department wants to encourage all of our citizens to call the Police Department and report that activity. "If you see it, say it at 9-1-1" or on the non-emergency phone line at (805) 583-6950.

Be prepared to tell the dispatcher what and who you saw, the make/model/ color of the vehicle, and the license plate details (if you're that lucky).

Do not expose yourself to any unsafe actions or try to accost criminals.

Each year, the Board of Directors reminds Association members about the rules and regulations for our community pool.

The pool and spa are for the use of Autumn Wood residents and their <u>ac-</u> <u>companied guests only</u>.

Children under 14 may not use the pool unless supervised by a responsible adult while in the pool area.

Homeowners are responsible for the conduct of their families and guests in the pool area. If you open the gate for someone, they become your guests your responsibility.

Homeowners must have their pool key card <u>in their possession</u> at all times while in the pool area. Any homeowner has the right to ask to see that key card and you must show it. Anyone without a key card is not permitted to stay.

Be courteous to other homeowners. Speak no profanity. Keep loud noises to a minimum.

No alcoholic beverages or drugs on the premises. No glass or breakable containers in the pool area.

No diving at any time. No climbing on fences or structures. No pets in the pool or pool area. No riding of skates, skateboards, or bicycles in pool area.

No smoking in the pool area. Pick up and dispose of your trash.

Life saving equipment is for EMERGENCY USE ONLY. Don't use them as playthings. There is no lifeguard on duty -- swim at your own risk.

Pool and spa hours: 6am - 10pm Sunday thru Thursday

6am – 11pm Friday and Saturday

The electronic locks on the gate and bathroom doors <u>stop working</u> after closing time.

No trespassing in pool area after-hours, including homeowners.

Please cooperate. Vandalism costs are paid by all homeowners.

#### Lawn and Side Yard Maintenance

The weatherman promises a hot, sunny summer this year. And, the City is pounding on homeowners to use less water. Many lawns suffer as the temperatures soar in summer. Heat combined with dry weather causes grass blades to brown out. That means that your lawn will need extra attention and care to avoid those dreaded "yellow spots."

Adjust the cutting height for a taller lawn. In fact, you can even skip cutting for a week, as grass tends to grow slower in hot, dry weather. Water deeply in the morning hours; at least 1 inch (checked with a cup left under the sprinklers). Apply fertilizer as the temperatures fall, but follow directions. Make sure to pay attention on whether the grass should be damp or completely dry when putting it down, and when to water afterward.

The biggest thing is not to let weeds take over. Make an effort to keep the weeds down. The weeds invade quickly as the lawn weakens in warmer weather.

Homeowners living on corner lots often don't realize the strip of land outside the wall alongside the sidewalk is part of their maintenance responsibility. Low-lying groundscape (those decorative plants or ground cover), hedges, or full-sized bushes should not extend or be allowed to creep onto the sidewalk.

#### **Neighborhood Painting Project Promoted**

If you feel a sense of pride living here in our beautiful little community, then this proposal may appeal to you.

Over the course of the last couple of years, Board members have been taking note of the declining aesthetic appearance of some homes, specifically those where the stucco is significantly stained or is patchy in color consistency. Many wood trims are also in need of fresh paint, or even replacement.

Homeowners are required to maintain the appearance of their homes as specified in the HOA CC&Rs. However, the expense of painting the home can be challenging to incur especially when the economy is uncertain. The Board Treasurer, supported by the other Directors, developed a community-driven painting initiative.

As a result, and purely from a desire to help the community, the Board is gathering bids from reputable painting contractors to generate a volumebased, discounted opportunity to help homeowners paint their homes.

Homeowners who volunteer to participate in this initiative will be contracting <u>directly</u> with the painting company. The Autumn Wood HOA cannot sanction, force participation, or accept any responsibility for the results of this communitydriven initiative.

To execute the project, at least 30 homeowners must be willing to participate in order to reap the reward of getting their home painted at a reduced rate.

A more detailed outline of the initiative, along with vendor details, color palate choices, and specific timing will be distributed to homeowners in July.

If you are interested, please contact ABM Property Management, or the Board@autumnwood.org.

### National Night Out - August 2014

The Board of Directors is seeking interested volunteers to orchestrate NATIONAL NIGHT OUT for the Autumn Wood HOA Community. Please contact Raven Stefanelli at 805-522-0292 for information.

NATIONAL NIGHT OUT is a community-level social event that will be held on Saturday, August 2nd, 2014. It represents the kind of pride, motivation and determination that helps to make neighborhoods safer places throughout the year because it provides an environment which brings people together.

The volunteer(s) will be responsible for promoting, managing, and hosting the event for our community with assistance from the Board. They will also be responsible for setting up, distributing and removing any promotional items.

It is a time to get your neighbors together to host block parties, relax at the community pool, enjoy a summer evening at a local park, and get the kids out for some games.

A Simi Valley Police Department representative will visit each of the block parties to show support. It will be a fun and safe evening for all.

For more information on how you can keep your family and neighborhood safe, join this nationwide event if it is offered in our community this year.

#### **Fast Driving? Slow Down!**

There are over 300 automobiles in our Association: that's 140 two-car families with a smattering of additional cars for the younger drivers. That number doesn't even include the vehicles from the neighboring townhouses that travel through our streets and Common Areas.

So it's not surprising that every day, you can read in the news where someone was injured or killed in an accident that was caused by speed. Driving too fast on our Association's streets is a concern that has been voiced by several homeowners.

The fix can be simply stated: **slow down!** Why not, you be the one to set the example? Take extra care when driving through our neighborhoods. We have children and pets at risk.

#### **Revised Monetary Penalties and Fines Schedule Adopted**

At the June 2014 meeting, the Board discussed and voted into effect an updated Monetary Fines and Penalties Schedule. The previous measures available to the Board were not clear and not sufficient to deter misconduct or promote compliance with the governing documents. The new Schedule provides the Board flexibility to help deter bad behavior and better promote the value, attractiveness, peace, and welfare of all residents. Following the requirements of Civil Code Section 4360, the Board provided a general notice of this proposed rule change 30 days before voting to implement the Schedule. No homeowner comments were received.

### ABM Property Management

4322 Eileen Street Simi Valley, CA 93063

**Raven Stefanelli**, Assistant Manager Phone: 805-522-0292, ext 105 E-mail: ahf@abmpropertymgmt.com Or: raven@abmpropertymgmt.com

# The HOA Website: http://autumnwood.org

Scheduled Directors' Meetings			
When:	Jul 15	Aug 19	Sep 16
Where:	Poolside	Poolside	Poolside

#### Where do I mail my HOA Assessments (dues)?

Mail your check along with the coupon to:

#### Autumn Wood HOA c/o Union Bank P.O. Box 15028 Vallejo, CA 94591-1928

In the memo block of the check, **be** sure that you precede your LOT number with: **0366-000AHF-**AW\_\_\_\_\_. (For example, 0366-000AHF-AW058, for lot number 058) By the way, those are zeros, not 'o's.

#### What about e-banking?

If you are using *billpay* or your bank is sending a check and NOT using a coupon, be <u>very</u> sure your 'account number' includes your Lot number as in the example noted above!

Contact Lockbox Services at Union Bank at (888) 350-0078 for questions, or the bank website: unionb a n k . c o m / h o a b a n k e r s / hoaonlinepayments.

### What Goes On At A Board Meeting? It's No Secret

On the third Tuesday of each month, the Board of Directors conducts a "business" meeting, consisting of two parts: the General (aka Open) Session and the Executive Session, both follow parliamentary procedures.

During the General Session, the Board hears from homeowners, manages administrative actions, reviews budget and financial expenditures, develops or reviews maintenance proposals, discusses agenda items, hears from committees, and passes resolutions.

Executive Session is reserved to consider litigation, matters relating to the formation of contracts, member discipline and financial accounting, personnel matters, or to meet with a member regarding the member's payment of assessments.

The exceptions to this rule are the months of June (and occasionally July) when the Annual Association Meeting requirements are added, and December, when there is no meeting.

#### **Board Elections**

As in past years, this year's elections did not take place in June because a quorum could not be established. Less than thirty percent (30%) of the homeowners cast their ballots for the candidates; fifty-one percent (51%) are needed for a successful election. However, the HOA governing documents allow for a 50% reduction in that number of ballots required for a quorum in the following month, thus eliminating the significant cost of another round of the entire election process within the same year.

The election results will be posted on the bulletin board in the pool area and reported in the next quarter's edition of the newsletter.

#### **Communication is the Key**

At a recent HOA meeting, homeowners expressed their concern about an action taken by the Board. The primary point of this concern was that the Board did not provide any advance notification. "*How are we supposed to know about [these actions], if no one tells us about it?*" was the question posed by an owner.

The president of the Board apologized for failing to alert owners about the early-morning maintenance event, explaining the traditional four-day notification process would not have sufficed. The Board resolved to make better use of the e-mail alert system ("Flash Messages") to advise homeowners of upcoming events.

#### **Give Us Your E-Mail Address**

The Board periodically sends important informational messages to all homeowners via a "Flash Message" e-mail alert: vandalism reports, lost and found items, pool operation problems are such examples.

Provide your email information by sending an email (or Text) to *Board@autumnwood.org* to avail yourself of the latest happenings in our community. The messages are sent to all homeowners as 'undisclosed-recipients' to avoid exposure to spam.