



## Common Homeowner Questions

Below is a sampling of the questions we field on a daily basis from Homeowners. If you have a question, please email it to [hoa@vantagecommunities.net](mailto:hoa@vantagecommunities.net) or call **(360) 455-4464**. Staff may be on the phone with other owners or board members, but we check our messages several times a day and are committed to returning your call within 24 hours.

**I'm selling my house and my agent tells me I need to provide information on my Association to the buyer. How do I do this and does it cost anything?**

The Northwest Multiple Listing Service advised real estate agents that their sellers were responsible for ensuring buyers got to preview information on the Association in which they are interested in buying a home. Vantage will prepare this information on behalf of the seller (resident of our client association) and email it to both the seller's and buyer's agents. At this time, there is a charge to the seller of \$100.00 to prepare and deliver this packet of information. If this issue comes up during your sale, ask your agent to contact Vantage and request the packet of information in writing. Expect a 72-hour turn-around to get the info back out to your agent.

**I got a late charge on my statement—I've never been late before. Can you waive the charge?**

How we handle this depends on Association policy. Generally, owners who have had a clean history will get a late fee waived one time as a courtesy. If you have trouble making your payment in time to avoid the late charge, please consider the ACH processing service. This service is free to our client owners. If you continue to make late payments, you may end up receiving other collection charges. Once collection efforts have begun, charges can't be reversed because out-of-pocket expenses have been incurred by your Association.

**I just got a letter saying you put a lien on my property. How can I get this taken care of?**

The lien filing is part of your Association Delinquency Policy, based on the CCRS (Covenants, Conditions & Restrictions). Owners get a first letter advising of a late payment after the payment is 30 - 40 days past due. If the account is not paid, a second letter is sent "Certified" and notifies the owner that their property will be liened if the account is not brought current. If the account is still unpaid, a letter is sent to an attorney requesting the lien be filed. As soon as we have a copy of the lien, we send that to the owner to notify them. The lien will be removed when the account is paid in full. Current charges for filing a lien billed back to the owner's account are \$450.00.

**I didn't get any bills or notices about dues and now I have a lien. I don't think I should have to pay these fees.**

Owners are responsible to keep the Association notified of their current address. Even if you don't get any bills, you are still responsible to pay the dues. If Vantage gets mail back, we make a reasonable effort to locate the owner, but if our efforts do not result in a good address, we still have

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to proceed with the legal protection for the association, as mandated by the CCRS. Homeowners will have to pay the fees because the association has incurred them in an effort to collect unpaid dues and needs to be reimbursed. Otherwise, your neighbors end up paying for your failure to pay.

If you have a renter, ask them to forward mail from the Association or from Vantage to you. You are responsible for making sure that the Association has your contact info. To do this access the Association website and update your contact information there; or email Vantage at [hoa@vantagecommunities.net](mailto:hoa@vantagecommunities.net).

## **When I sold my house, I noticed I paid Vantage a \$200.00 transfer fee. What is this for?**

There are a number of administrative fees that are billed directly to owners by Vantage. This is because the work is for the benefit of individual owners, not the association as a whole. A transfer fee is one of these types of fees. It covers the cost to provide required information to escrow companies at closing, sometimes with multiple updates and phone calls, and to update the Association records once the sale is complete and a new owner is on record. Other fees of this type include Delinquency and Collection Charges, and Documentation Preparation Charges.

## **I want to paint my house (build a shed, replace my roof, install a rock garden, put in a gazebo, etc). Don't I need to fill out a form?**

The association does require an Architectural Control Application when owners want to make changes or additions to their physical property. Generally, owners fill out a form and return it with 2 copies, including attachments and paint chips, to Vantage. It is forwarded to the ACC Committee or Board of Directors of your association, who review the request and compare it against the Architectural Guidelines. The committee or board then approves or denies the request. Generally, allow 30 days for approval. This process is designed to protect the consistent look of the neighborhood, which protects property values.

## **My neighbor is playing loud music late at night—what can be done?**

Generally, in the case of loud music or barking dogs, owners are referred to the City or County who have ordinances governing those issues, and immediate enforcement ability. Even though the CC&Rs don't permit these behaviors, enforcement by the association can take time.

## **I got a compliance letter saying I need to paint my house, but it's winter and I can't do it right now.**

Vantage provides compliance services to your Association, which includes inspecting the neighborhood for violations of the CCRS Standards for maintenance of your home and lot. If any violation is noted, owners receive a letter and possibly a fine, depending on your Association's Enforcement Policy. If you need more time to arrange for maintenance, please contact us at [comply@vantagecommunities.net](mailto:comply@vantagecommunities.net). Generally, your due date can be extended for better weather, obtaining a contractor or sometimes, personal reasons.

## **Vantage Community Management**

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