



# VANTAGE

## COMMUNITY MANAGEMENT



### Payments & Delinquencies

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 72 hours.

#### **Who determines the delinquency fees?**

The delinquency fees are determined by the CCRS of your association, along with any Delinquency Policy that has been approved by your Board of Directors. Please review these documents by logging into your association's Hometastic website.

#### **How come my payment still hasn't cleared my bank when I sent it in a week ago?**

Please allow adequate mailing time to get your payment into Vantage, processed and cleared through your bank. We don't pick up or process mail on the weekends; we receipt payments the day the mail is received in our office, not by the postmark, or by the date that is written on the check.

#### **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 any assessments. 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 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's Hometastic website and update your contact information there; or email Vantage at [hoa@vantagecommunities.net](mailto:hoa@vantagecommunities.net).

#### **I've sent in payments through my bank's bill pay system and they have given me a date of delivery. How come I still have late fees?**

Although bill pay is a very useful tool, please keep in mind that a third-party processes the transaction, which can add several days to the process of making your payment. Since we receipt payments by the date received in our office, not the date initiated, this can pose a problem regarding delinquency fees. It's always in your best interest to initiate your payment at least 7 business days prior to the payment due date.



**How can I absolutely avoid delinquency fees?**

The best way to avoid delinquency fees and ensure that your payment makes it to our office before the due date is to sign up for ACH auto-pay with Vantage. We automatically process the payment for you each month in which your Assessments are due.

**What is the difference between a “delinquent charge” and an “admin fee”?**

A delinquency charge is the actual charge for having a balance due beyond the due date in your association. An administration fee is a fee that is assessed if your account has been delinquent for one or more billing cycles and requires our Accounting staff to prepare a delinquency notice to be mailed to you advising you of the past due balance.

**How can I contest a delinquency fee or have a delinquency fee waived?**

Requests for a delinquency fee to be waived are reviewed on a case-to-case basis. Please put your request for waiver in writing and send to your Association care of Vantage.

**I cannot pay my bill on time, what can I do?**

These extenuating circumstances will need to be presented in writing. Send an email to [accounting@vantagecommunities.net](mailto:accounting@vantagecommunities.net) as soon as you won't be able to pay as expected and indicate what payment arrangements you are able to make.

**I have questions about the balance on my account and need to speak with someone about the issue immediately. How can I get assistance?**

Most questions can be answered by emailing [accounting@vantagecommunities.net](mailto:accounting@vantagecommunities.net) or by calling Vantage at (360) 455-4464. If you reach voicemail, please leave a detailed message so staff can return your call. All calls will be returned in the order received. PLEASE BE AWARE THAT THE ACCOUNTING DEPARTMENT IS CONTINUALLY WORKING ON SCHEDULED ACCOUNTING TASKS AND MAY NOT BE AVAILABLE FOR WALK-IN QUESTIONS. To ensure that you are able to speak to Accounting staff, please request an appointment before arriving at our office so we can assist you without delay.

**Your Association Board of Directors recognizes that there may be extenuating circumstances that resulted in a delinquency balance. We encourage you to contact your board through Vantage with an outline of your plans to keep your account current.**

Community HOA websites can be accessed through [www.vantagecommunities.net](http://www.vantagecommunities.net). Search for your specific HOA under the 'Resource' tab and 'Owner Login'. Directions are on the page.

**Vantage Community Management**

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