

VILLAGES OF WESTCREEK

JULY NEWS

2017



Quote of the month:

UNLESS SOMEONE LIKE YOU CARES A WHOLE AWFUL LOT IT'S NEVER GOING TO CHANGE IT'S JUST NOT

-DR. SUESS

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3rd quarter Assessments are NOW DUE!!!

Please make sure they are paid by the 28th to avoid late fees!
Villages of Westcreek outstanding assessment fees are now

\$43,808.46 as of 6/30/2017

As of 4/30/2017 the amount was \$103,649.02

Thank you to everyone who came in to get their accounts caught up

UPCOMING COMMUNITY ACTIVITIES

CASINO Night

Saturday July 22nd
VWOA Community Center

7:00 – 8:00 Hors d'oeuvres
8:00 – 11:00 Tables Open
11:00 – 12:00 Drawing for Prizes

7:00pm – 12:00am
Must Be 18 to attend, 21 to drink
\$25 Per ticket, \$40 per couple
(non-residents \$40 per and \$55 per couple)
\$1,000 in chips with ticket
B.Y.O.B. and Cash Bar for mixers
Cash in chips for raffle tickets for prizes

Hors d'oeuvres
Texas Hold'em
Black Jack
Craps
Slots
Roulette
Casino War
Great Prizes

Register in advance at the VWOA office as tickets are limited to 130 members and guests.
Non-residents can purchase tickets starting July 14th
Additional chips will be available for \$10
Dress Your Best & Come Enjoy the FUN!

Super Soccer Saturday was the first day of Soccer registration!!!
If you missed it no need to worry!! You can stop by the office and register any time until the July 22nd deadline!!! Plenty of openings to fill so come on in and get your kiddos signed up!!!!



Soccer camp will be held in the Sports Park from July 31st-August 4th.
Please contact Jason Dunbar at 210-679-8761 for details.



SOCCER FEES:

RESIDENT \$60, \$45 FOR EACH ADDITIONAL PLAYER

RESIDENT COACH \$45/PLAYER

NON RESIDENT \$75, \$60 FOR EACH ADDITIONAL PLAYER

NON RESIDENT COACH \$60/PLAYER

IF YOU HAVE ANY QUESTIONS PLEASE CONTACT THE OFFICE AT 210-679-8761

Charlie Wilkerson VWOA Standards Director

VWOA - Declaration of Covenants, Conditions, and Restrictions

The CC&R's were established to provide reasonable rules, regulations, and guidelines for improvements/ changes in regards to residential properties within the Villages of Westcreek Owners' Association (VWOA). These protective covenants are the basis for ensuring a quality environment as well as assisting residents in maintaining the property values at their highest. Deed restrictions cover basic considerations such as allowed land uses, setbacks, utility easements, materials, colors, etc., to be used as well as the procedures dealing with non-compliance. The CC&R's are supplemented by the "Standards" that apply to all single-family residential areas within the VWOA.

Generally, their purpose is to:

- 1) Preserve, so far as possible, the natural beauty of the properties.
- 2) Avoid harsh contrasts between structures and landscape.
- 3) Guard against the use of unsuitable materials and the erection of poorly designed or proportioned structures.
- 4) Encourage and secure the erection of attractive improvements that are harmonious and compatible with their sites.
- 5) Enhance and maintain the environmental quality and economic value of the Homeowner's property.

Standards for Architectural Design and Property Maintenance

Designed to support the CCR's and any applicable Federal, State and local laws, to make it easier for homeowner's/ tenants to find the topic of interest and to understand their responsibilities as it relates to these documents and being a resident in this community. It also provides information and guidance to assist applicants as they prepare a Property Improvement Application (PIA) for submission to the Architectural Review Committee (ARC) for review and approval. This document helps residents understand the policies and procedures that apply to each lot within the Community.

Letter from Rannie Bond VWOA Treasurer.

I hope this letter finds you all well and that you are having a great summer. First, I would like to express the association's appreciation to all those that have been prompt with the payment of property assessments. I would further like to address the current HOA/Spectrum administration fees and shed some light on the collection process that was implemented for the 2017 assessment collection schedule. Assessments are due in full on January 1 of each year. There is a 28-day grace period before the first finance charge and administrative fee becomes chargeable. It was not ever in the interest of the homeowner that the assessments are broken into 4 quarters, it was in the best interest of the association, and marketed to effectively have a steady cash flow over the entire year.

This is a common practice for many HOA's. In every case it allows the association to ease the risk and liability of having up to \$1.5 million dollars in a FDIC insured operating account only insured to \$250,000. It also keeps the association from having to find investment accounts that are not taxable and so forth to ensure that we do not break thresholds that would change the organizations tax status. This stewardship practice becomes beneficial to many homeowners as well providing smaller amounts throughout the year and not placing the entire burden the month after the holiday shopping season. Interestingly enough heading into many summer months in the past, there were extremely high numbers of residents in the HOA that show unfavorable account statuses (delinquent in their assessment contributions). Many of the recent comments have been "I'll just pay the very small \$1.15 interest charge when it's time to use the pool." What this caused, and if not corrected would continue to cause, is banking transactions occurring between accounts just to pay the association's operating cost throughout the year. Not only is this an accounting nightmare, with the perceptions of fraud written all over it, it is an expensive practice costing the association in some years more than \$19,000.00 in bank transaction fees, staff distractions, and in many cases a neglect to capital infrastructure. Looking back over the past three years these unfavorable account statuses would total well over \$150,000 going into the summer months in most years. Then there would be a nice large payday and all of those transactions that took place to keep the association afloat would then occur in reverse to place that money back where it belonged, with bank fees charged a second time. Then, there would be the same increase in delinquencies in the 3rd and 4th quarters. Most years, the association would carry over thousands of dollars in unpaid assessments, causing the association to fall further behind. Unfavorable account statuses are a part of every business and every business has bad debt. Most always that debt is eventually turned over to an agency for collection. Unfortunately, as these debts continue to increase the possibility of foreclosure becomes greater.

The numbers of unfavorable accounts that were/are being reviewed by the board for escalation to the lawyer for collection is absolutely exhausting. The Board of Directors views and decides each case independently and this takes a lot of volunteer man-hours to accomplish where we should be debating other more positive and favorable capital improvements to our community. Not only is this bad for the association it is terrible for the property owners. The board realizes that none of our homeowners want to enter litigation with the association over assessments and the association does not want this either. Something had to be done to encourage homeowners to pay on time and before they had to be escalated to the lawyer for final collection attempts. Our new system controlled by Spectrum Collections uses all means of payment collection regularly offered by most modern businesses, as well as delivers a formulated collection policy that is within the limitations of Texas and Federal laws to encourage the timely payment of assessments. At every level there is also another heightened fee that, within the margins of the law is intended to encourage prompt delivery of assessments to the association.

It is our hope and intent that this new implementation will discourage unfavorable account statuses by giving as many administrative chances before turning accounts over to the lawyer as possible. Saving homeowners money, time, and anxiety is always the goal. Favorable reports indicate this process is working well and will continue to prove successful in the future. Every reasonable attempt to notify property owners of this new policy has been made. There was/is great care in resolving any returned mail issues with our mail outs. It was determined that less than 3% (<102) of the initial mail outs were returned which according to USPS data for mass mailings the national average is 6.5% (<221) returned undeliverable. When those letters were returned the staff reviewed property files verified addresses, made phone calls, searched BCAD.org and other means to find the correct address and get the announcements out in the mail by the end of the week in which they were returned.

Again, Thank you to all those who are making their assessments on time, and I hope this cleared up any misconceptions about our collection policies.

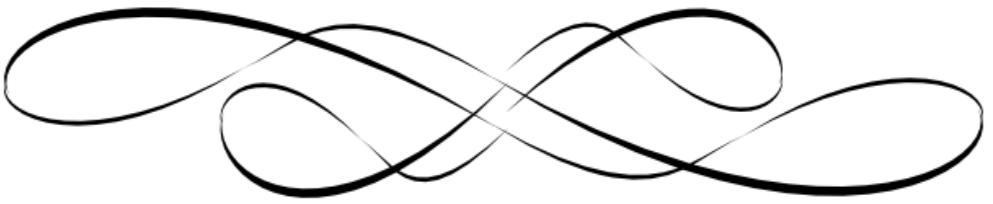
Most Neighborly,
R. Bond
VWOA Treasurer 2017-18

Changes in the Monthly Board Meeting format.

The Board of Directors, in an effort to make meetings more efficient and productive have implemented the following changes:

1. Board meetings will be limited to two hours. All outstanding items will be adjourned to a later date or tabled for the next monthly meeting.
2. All questions and/or items to be addressed must be submitted no later than 7 days prior to the meeting in writing. You can either come to the office and submit your questions or email the board directly at board@villagesofwestcreek.com. This is so that we may add it to the published agenda if necessary.
3. Open Forum has been removed. Selected questions that were previously submitted as required, will be read and answered at the applicable Agenda item.

Just a reminder that the monthly meetings will be held at 7pm on the 3rd Thursday of every month at the Community Center.



FROM THE BOARD OF DIRECTORS

7 Keys to a Successful Board Meeting

Board meetings should be productive, efficient meetings where the board conducts business. Stop and think about that for a minute. Are your meetings productive and efficient? Does the board meet to conduct business or socialize? Are you getting the most out of your meetings? Here are seven keys to a successful board meeting.

1.) Keep it to an Hour

Board meetings should not last more than one hour. Start the meeting when it is scheduled to begin and get straight to business. If you collectively have the focus to get done in an hour you'll be amazed with how much you can accomplish. If you have no time limit, the meeting will typically drag on and a lot of time will be wasted. When time is wasted at a meeting then people are less likely to volunteer because they feel their time is wasted. One hour meetings have a major impact on volunteers.

Associations that hold focused, one hour meetings have more people volunteer. It's also important to note that those volunteers stay active in the community for much longer. Length of your board meetings may seem like a trivial matter, but it really does have a large impact on how the volunteers of the association view the organization and, in turn, how they view their role.

2.) Make Sure it's Action Oriented

Make your meetings action oriented. Don't just discuss issues, make decisions. Every item up for discussion should end in a vote to move forward in some way or table the issue with a clear understanding of why the item is being tabled and when it will be revisited. When taking action on an item make sure it is clear who will be responsible for getting that task completed. Ambiguity cripples a board.

3.) Focus on the Board

Board Meetings are for the board. They are not neighborhood meetings or social gatherings. The purpose of a board meeting is to conduct business, not see how many people you can get to attend. Some board members try to get as many people to attend as possible. This is missing the point. Homeowners are, of course, welcome to attend but it is not a membership meeting. The purpose of the board meeting is for the board to consider the affairs of the association, make business decisions, and then have a clear plan of action.

4.) Go Prepared

Take time prior to the meeting to think about what you want to discuss. Inform the community manager of this one week prior to the meeting. This way your topics of discussion can be placed on the agenda which will allow the other board members and the community manager the opportunity to think about and/or research the item you want to talk about. When you don't come prepared and spring things on the other board members or on the community manager this typically results in a lot of unnecessary discussion with additional research needed in order to make any kind of decision. Remember, be action oriented. By planning ahead you can make more decisions at the meeting instead of causing an item to be discussed twice and delayed for months.

5.) Don't Take it Personal

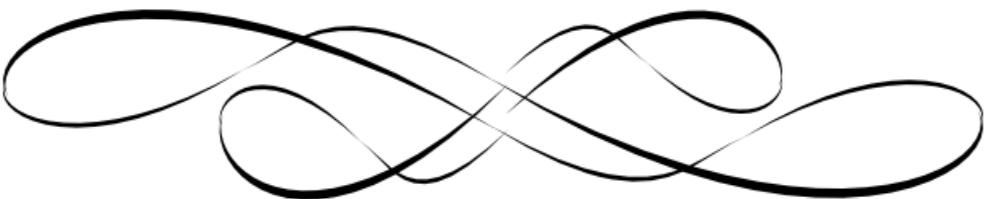
There are an odd number of board positions for a reason. You will not always see eye to eye. Don't take it personal if the other members of the board disagree with you. This will occur and is healthy. While each board member should attempt to come to a consensus with the other members, you will not be able to achieve this each time. Countless hours are wasted by board members continuing to argue a point just to obtain "victory" on a certain issue or to avoid any vote that is not unanimous. This occurs because someone is taking it personal. If your view is not shared on an issue, take a vote, and move on. Do not hold a grudge. Recognize that you can disagree and still work well with each other.

6.) Avoid Conflicts of Interest

If you think you may have a conflict of interest do not vote on that issue. Let's say a board member's spouse is on a committee. If the board is making a decision on an issue related to that committee then the board member with the spouse on that committee should recuse him/herself.

7.) Quarterly Meetings

Most associations should hold quarterly meetings (unless your bylaws require more). Meeting more often than that becomes excessive and unnecessary. Remember you want to have focused, short, productive meetings. This keeps people interested in serving on the board and on committees. If the association is constantly meeting then people feel it is taking too much of their time and they will stop volunteering. It is important to note that you are required to comply with the minimum meeting requirement in your bylaws. Most association bylaws require no more than quarterly meetings, but check yours to be sure



FROM THE FRONT OFFICE

I would like to take this time to share a story with you. I hope this story will entertain you and at the same time shed some light on the task that is laid before the staff as we take care of your community.

Once upon a time, there lived six blind men in a village. One day the villagers told them, "Hey, there is an elephant in the village today."
They had no idea what an elephant is. They decided, "Even though we would not be able to see it, let us go and feel it anyway." All of them went where the elephant was. Everyone of them touched the elephant.

Hey, the elephant is a pillar," said the first man who touched his leg.

"Oh, no! it is like a rope," said the second man who touched the tail.

"Oh, no! it is like a thick branch of a tree," said the third man who touched the trunk of the elephant.

"It is like a big hand fan" said the fourth man who touched the ear of the elephant.

"It is like a huge wall," said the fifth man who touched the belly of the elephant.

"It is like a solid pipe," Said the sixth man who touched the tusk of the elephant.

They began to argue about the elephant and everyone of them insisted that he was right. It looked like they were getting agitated. A wise man was passing by and he saw this. He stopped and asked them, "What is the matter?" They said, "We cannot agree on what the elephant is like."

Each one of the men told what he thought the elephant was like. The wise man calmly explained to them, "All of you are right. The reason everyone of you is telling it differently because each one of you touched the different part of the elephant. So, actually the elephant has all of those features like you said."

"Oh!" everyone said. There was no more fighting. They felt happy that they were all right.

The moral of the story is that there may be some truth to what someone says based on their perception. Sometimes we can see that truth and sometimes not because they may have different perspectives which others may not agree too. So, rather than arguing like the blind men, we should say, "Maybe you have your reasons." This way we don't get in arguments.

This is a story of perspective. Our reality is based on what we perceive and it is sometimes hard to see things from another's perspective. The Board's job along with myself and the office staff is to take care of the HOA based on what is good for the BIG picture. Although we may not be able to care for each individual need, we will always do what is best for the community as a whole.

Thank you for taking the time to read this.

Here is a copy of the billing procedures that the board accepted to encourage more on time payments from homeowners in an attempt to decrease the accounts receivable for the HOA. This document can be found using your homeowner login under governing documents at Spectrumam.com. Please note that if you are on this schedule then you will continue to incur fees as long as you carry a balance.

Collection Action *	Late Charge	Admin Fee	Other Fees
1st Notice: Courtesy Notice (30 Days) Letter generated and mailed to owner with deadline to pay.	Per governing docs	\$20	N/A
2nd Notice: Notice of intent to hand deliver (60 Days) Letter generated and mailed to owner with deadline to pay.	Per governing docs	\$20	N/A
3rd Notice: Notice to hand deliver (90 days) Letter generated and mailed to owner with deadline to pay. Letter also sent via courier to hand deliver to resident. If resident is outside established delivery areas, FedEx utilized to hand deliver bill to resident.	Per governing docs	\$20	\$60 Hand Delivery charged to owner's account
4th Notice: Notice of Escalated Property Processing (120 days) Letter generated and mailed to owner with deadline to pay. PACER search done looking for all listed owners of the property. All pending bankruptcies or active litigation involving owner researched for financial situation of owner and to determine if the property is at risk for foreclosure by another entity superior to HOA.	Per governing docs	\$20	\$150 Escalated Property Processing fee charged to owner's account.
Board Approval needed to send to attorney 209 Notice: (150 days) 209 compliant notice generated. Balance forwards, if necessary, attached to billing statement. Statute of limitations removal completed prior to sending notice if applicable.	Per Property Code 209	\$20	\$30 Statutory Notice fee charged to owner's account
Sent to attorney; (180 days) Title search completed to confirm ownership and mailing address for property. 209 notice checked for accuracy. Tracking information and signature for 209 notice pulled and provided to attorney. Search for any existing liens against the property. Transaction history pulled and provided to attorney. Legal work order generated to provide attorney any pertinent information on the owners file. Correspondence reviewed for any contact with owner regarding payments, pending sales and refinances, or pending payment plan requests. Account coded to attorney so that attorney can access real time information on the CINC portal.	Per governing documents	\$20	\$90 fee to process file to third party debt collector. Owner is responsible for all attorneys' fees/court costs paid by and/or charged to the Association.

It is everyone's duty to assist in keeping Westcreek beautiful. If you see something occurring that is harmful please contact the office to report it. Your information will always be kept anonymous.

Phone 210-679-8761

Email VWOA-FO@sbcglobal.net.