

Opinion

No Poinciana Villages homes foreclosed on for unpaid dues: My Word

By **Dottie McStay**

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The Sentinel's articles, "Residents wary over foreclosure" (Dec. 20) and "Poinciana residents' group sues, says HOA broke rules" (Thursday) don't provide the whole story about the Association of Poinciana Villages.

While the first article warns of "the possibility of thousands of owners losing their homes," the fact is that no homes have been foreclosed on because of unpaid dues. In addition, the Association of Poinciana Villages and its board of directors offer homeowners who need help payment plans without any additional fees or costs prior to being turned over to an outside collection agency.

The second article addresses the surprising lawsuit filed by the Friends of Poinciana Villages, an organization that does not own property in Poinciana. This group claims it represents residents in Poinciana, but no members were named. Also, under Florida law, mediation should have been offered before a lawsuit was filed. There was no offer of mediation. These issues could have been better addressed earlier instead of through a lawsuit.

Like every homeowners association, the Association of Poinciana Villages and its board of directors are bound by their duty to make sure dues are collected from everyone. Giving up the collection of assessments from some while making others pay is not an option. All residents should be treated equally and fairly, and it is the expectation that the association's annual assessment will be collected from all homeowners in order to invest in community improvements.

It bears repeating: There have been no foreclosures of homes in Poinciana because of unpaid dues. For any homeowner who needs help and is willing to work with the association, there are multiple options to pay the annual assessment of \$252, which is only \$21 per month or 70 cents a day. The association offers monthly payment plans at no additional charge and no additional fees. Residents only have to declare they will pay monthly.

If multiple attempts to gain a homeowner's cooperation in paying his or her assessment are unsuccessful, the account is turned over to a third-party debt-collections agency.

Under previous management, prior to 2013, the collections process was ineffective, so an increasing number of residents were not paying their dues. This became an epidemic that soared to more than \$7 million in uncollected assessments, with hundreds of thousands of dollars being written off.

The collection efforts of the association were not effective because a homeowners association had no recourse or access to resources without spending hundreds of dollars of assessments collected in

order to proceed with action against delinquent accounts.

It is never easy to make a decision to send an account to collections, but I assure all members of the Association of Poinciana Villages that there are processes and procedures in place to assist all homeowners in avoiding that altogether. They simply have to reach out to the association.

We are proud of the amazing things that are continuing to happen in Poinciana, like the new community pool, the activity center and the updated fitness center. Upgrades like these are possible because of association dues. Working together, we can accomplish even more for the Association of Poinciana Villages.

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