

WVCA Board Resolution - Collection, Late Fee, and Card Suspension Policy (2026)

Purpose

The purpose of this resolution is to establish a uniform, efficient, and legally compliant framework for the collection of assessments, the imposition of late fees and notices, the enforcement of lien rights, and the suspension of Willow Valley Club Association amenities and privileges associated with delinquent accounts.

Section 1. Authority

This policy is adopted in accordance with the Association's governing documents and applicable Arizona law.

Section 2. Definitions

Assessment: Any regular, special, or other charge properly levied by the Association.

Delinquent Account: Any account not paid by the due date.

Amenity Credential: Any card, fob, code, or credential used for recreational or non-essential Association amenities.

Essential Access: Access required for ingress, egress, emergency services, or mail delivery.

Section 3. Payment Terms

Assessments are due as established by the Board. Any unpaid balance after the due date becomes delinquent.

Section 4. Notice Procedure

The Association may notify members via email, the GrowthZone platform, U.S. Mail, or any combination of these methods.

Courtesy reminders may include electronic notices, statements, or portal alerts.

A second formal notice may be sent before suspension, lien processing, collections, or legal action.

Section 5. Administrative and Late Fee Schedule

Accounts that remain delinquent for 15 or more days, beginning January 15th, will be assessed an administrative late fee equal to 25% of the annual dues or assessment amount.

Accounts that remain delinquent for 45 or more days, beginning February 14th, will be assessed an administrative late fee equal to 50% of the annual dues or assessment amount.

The Association reserves the right to increase dues, assessments, administrative fees, and related charges by up to 10% annually, subject to governing documents and Arizona law.

Additional collection costs, mailing costs, attorney fees, lien fees, and other allowable charges may also be assessed where permitted.

Section 6. Card Suspension Policy

Accounts that remain delinquent for 60 or more days, beginning March 1st, may be subject to suspension of Willow Valley Club Association amenities and privileges.

Suspended credentials include clubhouse amenities, activities and events, marina gate cards, guest credentials, This suspension also applies to associate members and tenants.

Credentials required for residential, emergency, or mail access shall not be suspended absent specific legal authority.

Privileges may be reinstated upon payment in full or approval of a payment plan.

Section 7. Payment Plans -

The association may approve reasonable payment plans based upon written requests and compliance with agreed terms.

Section 8. Additional Remedies and Lien Rights

The association may pursue lien rights, collection agency referral, legal action, recovery of allowable costs & fees, and other remedies authorized by the governing documents and Arizona law.

The association may record and enforce liens for unpaid assessments, charges, administrative fees, collection costs, interest, attorney fees, and other authorized amounts.

Any lien process shall comply with recorded CC&Rs, Association policies, Arizona statutes, and due process requirements.

Section 9. Administrative Efficiency

The association is encouraged to promote auto-pay enrollment, e-billing, online payment options, annual prepayment, and updated owner contact information.

Section 10. Uniform Enforcement

This policy shall be applied in a reasonably consistent and non-discriminatory manner.

Section 11. WVCA Collection and Enforcement Timeline –

Due Date December 31st: Annual dues or assessment due.

Day 1: Account considered delinquent if unpaid.

Day 15: Initial late fee notice will be issued. 25% of the annual dues or assessment amount.

Day 30: Courtesy reminder and account review opportunity.

Day 45: Late fee increases to 50% of annual dues or assessment amount.

Day 60: Eligible Willow Valley Club Association amenity privileges will be suspended.

Day 75: Second formal notice and demand for payment may be issued.

Day 90: Account may be referred for lien review, collections, or legal review.

Day 120+: Additional legal remedies and lien enforcement may proceed.

Section 12. Effective Date

Date adopted by board action: _____

X

Name Print
Board of Director - Chairman

X

Name Signature
Board of Director - Chairman

X

Name Print
Board of Director - Secretary

X

Name Signature
Board of Director - Secretary