

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

Purpose

To establish a uniform, efficient, and legally compliant process for assessment collections, late fees, notices, lien rights, and suspension of non-essential privileges for delinquent accounts.

Section 1. Authority

This policy is adopted subject to the Association 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

15+ Days Delinquent: Administrative/Late Fee equal to 25% of Annual Dues or Assessment Amount.

45+ Days Delinquent: Administrative/Late Fee increases to 50% of 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 delinquent more than 60 days may be subject to suspension of non-essential amenity privileges.

Credentials that may be suspended include clubhouse cards, marina amenity cards, guest credentials, and recreational access devices.

Credentials required for residential access, emergency access, 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 request 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 and 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 options, 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: Annual dues or assessment due.

Day 1: Account considered delinquent if unpaid.

Day 15: Initial late notice may be issued. 25% administrative/late fee may apply.

Day 30: Courtesy reminder and account review opportunity.

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

Day 60: Eligible non-essential amenity privileges may 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

Adopted by Board action on: _____

President: _____

Secretary: _____