



SNUG HARBOR

# Snug Harbor News

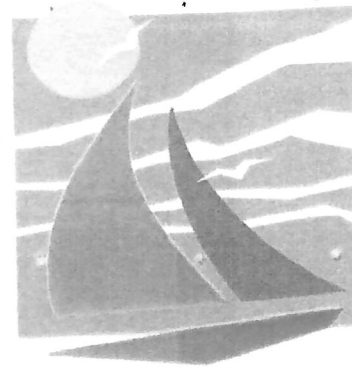
Published by Snug Harbor Property Owners Association

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SNUG HARBOR



## President's Greeting



### Greetings Friends and Neighbors;

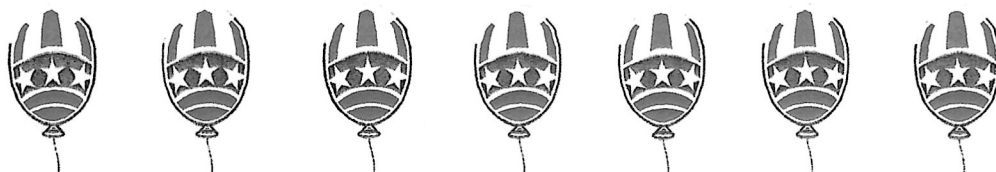
It's that time of the year again, and although the Fourth of July will be on Monday, the Association will celebrate the Nation's birthday on Saturday, the second of July. We welcome everyone to join in the activities this year. It is a great time to enjoy the fellowship of your neighbors and friends. The Association, in conjunction with the Civic League, will again be hosting a "cookout-potluck" and music in the "A" Section Water-Park. The complete schedule is listed in this newsletter. The Board would like to thank all the members who have maintained their property throughout the year, and especially now that the grass is really growing. We encourage everyone to ensure their lawns are mowed and debris is promptly removed. The maintenance staff is doing an excellent job of maintaining the common areas, and your support is vital to ensuring our community remains a wonderful place to live and play. A copy of the revised Assessment and Collection Policy and Procedure is included for your information. Please keep this for your records. If you have any questions, please contact the office. The Memorial Day weekend activities were enjoyed by all who attended. The "open swimming" and food were enjoyed by all participants and we hope everyone will continue to enjoy the pool/parks, but kindly request that everyone follow the established procedures and instructions of the attendants so all can enjoy the summer season. In closing, I again urge all members of the community to participate in the various activities offered by the Civic League and other groups here in Snug Harbor, including those on the upcoming holiday weekend. Your participation will definitely help to strengthen the community. Have a great (and hopefully cool) summer.

President SHPOA

*Terry Troy*

## Assessment Payment Policy Updated For 2017

This Summer Newsletter includes the new SHPOA Assessment and Collections Policy that goes into effect 1 Jan. 2017. The Policy is being updated so liens can be initiated on 1 April, approximately 30 days after the assessment due date. This change was recommended by SHPOA's attorney to avoid the loss of monies owed if properties were sold before a lien could be filed. If you have any questions on any money owed SHPOA you can call the office at 252-426-5172.



**SNUG HARBOR PROPERTY OWNERS ASSOCIATION**  
**BOARD OF GOVERNORS**  
Hertford, North Carolina

<b>SUBJECT: ASSESSMENT AND COLLECTION POLICY AND PROCEDURES</b>		
<b>PRESIDENT: Terry Troy</b> <i>Terry Troy</i>		<b>EFFECTIVE: 01/01/17</b>
<b>SECRETARY: Robert Yerger</b> <i>Robert Yerger</i>		<b>LAST REVIEWED 04/09/16</b>
<b>POLICY NUMBER: 97-F-02</b>	<b>DIVISION: FINANCIAL</b>	<b>LAST REVISION: 4/14/15</b>

**REFERENCES:**

- (1) Amended Declaration of Covenants, Conditions and Restrictions Article IV.
- (2) Amended and Restated Bylaws, Article VI, Section 8(e, q), Article IX.

**PURPOSE:**

To provide the Board of Governors with guidelines for collection of assessments that is in compliance with the Declaration of Restrictive Covenants and By Laws of the Snug Harbor Property Owners Association and all applicable laws.

**POLICY:**

- (1) Payments received in the current year will be applied to past due unpaid amounts. Once the past due unpaid amounts are satisfied, the additional monies will be applied to current assessments.
- (2) Assessments will be billed no later than January 10th for the current year and will be mailed to the last known address of the property owner as determined by the Snug Harbor Property Owners Association records and will be considered delivered when posted in the United States Postal Service.
- (3) It is the policy of the Association to support our members and thus will accept pre-payments made throughout the year. These payments will be applied towards the following year's assessments in order to help lessen the financial impact on our members when the new bill arrives. Owners making payments throughout the year will receive a current invoice after each payment showing credit applied to their homeowner's account.
- (4) The Association will also accept extended payment plans to help support our members unable to pay the full assessment amount prior to March 1<sup>st</sup> of the current year. Acceptance of a payment plan does not alleviate the imposition of late fees/fines if assessments are not paid by due date. However, so long as payments are made (timely) per this agreement, the Association will refrain from commencing any other collection efforts or adding additional late fees/fines. Owners making payments will receive a current invoice after each payment showing credit applied to their homeowner's account.

**PROCEDURE:**

<b>No Later Than January 10<sup>th</sup> Assessment Invoice Mailed</b>	Bill for the forthcoming year's assessment will be mailed. The invoice will contain a warning that a \$25 fine per lot will be imposed on all assessments not paid by the due date.
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<b>No Later Than February 10<sup>th</sup></b> <b>Friendly reminder letter</b>	A friendly reminder letter may be mailed by SHPOA to owners who have not yet paid their assessments.
<b>February 28<sup>th</sup> (29<sup>th</sup> in a leap year)</b> <b>Assessment Due Date</b>	Assessments are considered as paid on time either when, if paying in person, received in the office no later than the last day in February that the office is regularly open for business, or, if paying by mail, received with a postmark on or before the due date. A fine of \$25 per lot shall be imposed if not paid on time.
<b>March 31<sup>st</sup></b> <b>Past Due Assessments</b>	<b>PAST DUE ASSESSMENTS:</b> Assessments shall be considered past due on March 1 <sup>st</sup> of the year billed. If the assessments are not paid by March 31 <sup>st</sup> of the year billed, then interest shall accrue from March 1 <sup>st</sup> at the rate of six percent (6%) per annum, and the assessments, plus accrued interest, shall then be due, plus late fee(s).
<b>April 1<sup>st</sup></b> <b>Collection Action</b>	<b>COLLECTION ACTION:</b> Snug Harbor Property Owners Association shall initiate the filing of a lien on the property and may consider alternative actions to collect past due assessments. All satisfied liens shall be released within 10 business days. All owners of lots to which a lien will be filed against, must be notified in writing 15 days prior to this filing by mail to their recorded address in the SHPOA database or Perquimans Tax Office. All owners owing SHPOA any money will be sent a past due invoice.

**\*\*It is the lot owner's responsibility to ensure a current address is on file with SHPOA\*\***

APPROVED BY THE BOARD OF GOVERNORS - April 9, 2016



*Hey Ya'll.... Call Paul !!!*

FOR



Lawn Clean Up and/or Regular Mowing

Glad to mow just once or twice if that's all you need when on vacation

And oh yeah,... just weed eating only jobs welcome as well

Tree Trimming and/or Removal

Shrub and Hedge Trimming/Pruning

Flower Bed Work and Mulch

Pressure Washing and Painting/Sealing



**ALL OF YOUR OUTSIDE APPEARANCE NEEDS**

**252-404 – 0001**

[CELL: 252-455 – 3599]

I'm Right Here In Your

Neighborhood Everyday So

Free Estimates Are Quick and Easy

To leave a phone message call 252-404-0001



# Saturday 2<sup>nd</sup> of July Activities

## Boat Parade 2<sup>nd</sup> of July

Decorate your watercraft and meet up on Creek-side at 11:30AM and join the parade.



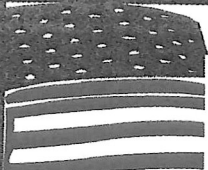







Get your boat ready & join the boat parade!



## Kids Fishing Derby 2<sup>nd</sup> of July

Kids Fishing Derby at Beavers' Cove 8 -10 AM. Lets catch some fish and win a prize.!







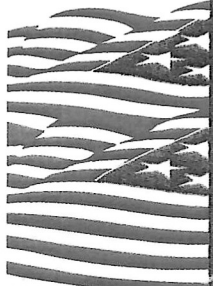


### 4<sup>th</sup> of July Events

## on Saturday

# 2 July 2016

**8 - 10AM Youth Fishing Contest at Beavers Cove**

**11:30AM Boat Parade, Meet on Yeopim Creekside**

**12:00 Noon Watch Boat Parade at A-Section Water Park**

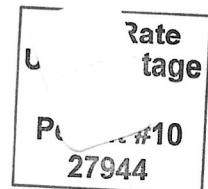
**12:00 Cover-Dish Hot Dog Hamburger Grilling At the A-Section Water Park "Bring a Dish"**

**12 Noon-3PM Live Music with "Ol' Ocean Highway" Band At the A-Section Water Park**



SNUG HARBOR

Snug Harbor Property Owners Association  
Post Office Box 392  
Hertford, NC 27944-0392



~~Mr & Mrs James F. & Karen A. Gill III~~  
~~1001 Hobart Trail~~  
~~Hertford, NC 27944~~

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