



360 Community Management

10769 Woodside Avenue, Suite 210

Santee, CA 92071

Office: (619) 270-7360 Web: www.360hoa.com



October 8, 2019

TO: PEPPER TOWNEHOMES ASSOCIATION MEMBERS
FROM: 360 COMMUNITY MANAGEMENT
RE: ASSOCIATION MANAGEMENT AND ACCOUNTING SERVICES

Dear Member:

As you may know, the Board of Directors for your Association voted and approved a change in management service for your Association. 360 Community Management will take over management services for your Association on November 1, 2019.

360 Community Management will be responsible for collecting all current and delinquent Association dues, paying all bills incurred by the Association and helping to maintain the physical components of your Association.

We encourage owners to sign up for auto pay of monthly dues, however, if you prefer to mail checks, enclosed in this package is a form to fill out and return if you would like coupon books. As coupon books are often not used, they will only be sent out upon request by the deadline noted on the form. For all payment methods, please remember to include your **new account #** to ensure that your account is properly credited. All mailed assessments are collected using remittance processing. Union Bank will collect all payments from our P.O. Box on a daily basis. **Monthly statements will not be mailed to owners.**

If you have already sent your November HOA payment to the previous management company, do not be concerned, as we will be in communication with them to ensure the proper credit to all accounts.

For those owners who might be interested in automatic payment of their homeowners' dues, please see the enclosed information to set up payments online.

The 360 Community Management office is open 8:00 a.m. to 4:00 p.m., Monday through Thursday, for in office needs, such as picking up keys or dropping of payments, and we are available by telephone from 8:00 a.m. to 6 p.m., Monday – Thursday. Appointments may be made for needs outside of those hours. We are available 24 hours a day in the event of an emergency.

If you have questions please feel free to contact our office. We will do our very best to assist you.

Sincerely,

Rachael Robenolt, CMCA, AMS

President

360 Community Management

Community Associations Institute (CAI)– San Diego Chapter 2019 President

QUESTIONS AND ANSWERS

- Q. What is my account number?
A. Your account number is located in the gray shaded box in the top right hand corner of the billing statement. It will begin with 510*.
Example: 510*236
- Q. Why does my billing statement not reflect my account balance?
A. 360 Community Management does not yet have the account balances from the previous management company. If you have a credit balance or a balance forward, it will be reflected on your next billing statement.
- Q. What do I do if the name/information on the billing statement is wrong or incomplete?
A. The information on this initial mailing came from the previous management company, so simply email the new management office (info@360hoa.com) to report the error. In most cases the error will be corrected as soon as you report it.
- Q. What happens if I have already sent my dues payment to the previous management company?
A. 360 Community Management will be in communication with the previous management on a regular basis for at least the next two months. If you have sent your payment to the previous manager it will be forwarded to 360 Community Management within days of receipt.
- Q. Will I be charged a fee if my payment is late?
A. During the first two months of transition between management companies no late fees will be charged for late payments.
- Q. I would like to have my dues automatically deducted from my account each month. What do I do?
A. You may visit **www.hoabankservices.com** to register for automatic payments. Full instructions are included with this package.
- Q. Where do I find the Bank Routing Number?
A. The Bank Routing Number is usually located on the bottom left portion of your check. However, there are banks that have special routing numbers for automatic deductions. As such, owners should contact their bank for this information.
- Q. I already have my dues deducted automatically *by the previous management company*. What do I need to do?
A. You will need to visit **www.hoabankservices.com** to register for automatic payments. **We cannot obtain that information from the previous manager.** You may also want to contact the previous management company to inquire about their procedures for cancelling automatic payments that were set up through their office.
- Q. I have my dues sent automatically *from my own bank*. What do I need to do?
A. You will need to change the mailing address (through your bank) for the payments as well as the **account number**. The mailing address is P.O. Box 45472, San Francisco, CA 94145-0472. You can find your new account number on the enclosed statement.

Welcome from 360 Community Management!

Frequently Asked Questions about Homeowners' Associations



At 360 Community Management, we know that a well informed homeowner is a productive homeowner. We hope the information below will help guide you through the ins and outs of HOA living!

You may also visit our website at www.360hoa.com, or Like us on Facebook, to be notified of regular HOA related articles.



Additionally, useful forms and information can always be found at the Pepper Townhomes website at www.peppertownhoa.com.

What is a Homeowners' Association?

The Association is a legal corporation organized and incorporated under the laws of your state. The Association has Articles of Incorporation that entitle the Association to exercise powers of a corporation. By purchasing a home within your community association, you automatically become a member of the association and will remain so for as long as you own your home. Membership in the Association is mandatory and automatic for all owners. The deed to each lot and/or parcel specifically designates that the property owner will comply with the Covenants, Conditions, and Restrictions (CC&R's) of the Association. You should have received a copy of these documents at the time your home purchase was closed by the title company. As a property owner in a community association, you will be required to pay assessments, abide by the community's rules and restrictions and maintain those areas of your home for which you are responsible.



Do I have to become a member of the Homeowners Association?



Yes. You can't own in a neighborhood with an HOA without belonging to the organization. One reason developments have Associations is to keep the homes in the community looking nice. If some households don't obey the rules, it would make the HOA ineffective. That is the reason that you have to become a member as a prerequisite to buying a home in a community with a Homeowners' Association.

What power do I have as a member/homeowner?

The rights/powers reserved to owners are described in the governing documents and are generally limited to electing/removing a Board of Directors, to call special meetings of the membership, to vote to amend the CC&Rs and Bylaws and to vote to approve regular assessments over 20% and special assessments over 5%.

No Veto Power: Because of the division of authority between the membership and the Board, members do not have a direct veto over the Board's actions (except for rule changes). Rather, the power to veto is indirect. If members are unhappy with Board actions (or inaction), the membership can remove the Board (with adequate owner approval) or wait until the annual meeting and elect a new board.

What is the purpose of the Board of Directors?

The Board of Directors is responsible for maintaining the assets of the community, ensuring the financial health of the Association, determining the level of services, and establishing policies and/or rules and regulations governing the use of the common areas. The Board has a fiduciary responsibility to do what is in the best interest of the Association and to provide leadership in community affairs as dictated by the Governing Documents. This includes timely collection of assessments as well as payments made for services provided to the Association. In general, the Board Members are the decision makers for the Association. The Board of Directors is made up of individual homeowners who own property within the Association and who are elected to that position by the members of the Association. All affairs of a Homeowners Association are governed by the Board of Directors.



Who can run for the Board of Directors? How do I run?

Generally, any member of an Association who is in good standing (no delinquent dues, no outstanding violations) may run for the Board of Directors. Most Associations send out candidate solicitations four to six months prior to the annual election. Simply fill out the form and return it to the management office.



What are my options for contacting my Community Manager and/or the Board of Directors?



You may contact our office by email at info@360hoa.com or by telephone at 619-270-7360. All complaints must be in writing. You may also request that your concerns/issues be forwarded directly to your Board of Directors. Alternatively, you may attend the regular Board meetings for your Association.

Why is my Community Manager not always available when I call the management office?



Your Community Manager performs many tasks for your Association, as well as other Associations, and sometimes these tasks require them to be away from the office. These duties may include, but are not limited to: property inspections, meeting with vendors and Board Members and visiting with homeowners. There are also times when a Community Manager is in the office but is unavailable because they are on the phone conducting business with other homeowners, vendors, or Board Members.

We pride ourselves on having a well trained staff that, in many cases, may be able to assist you in the event that your Community Manager is unavailable. If you are able to leave your request or question with the person that assists you on the phone, they can often get back to you before a manager is available!



Why can't I contact the Board of Directors directly?

Your Board of Directors makes decisions for your Association. However, they volunteer for these positions and receive no compensation for the jobs that they perform. Your Management Company represents the Board and your Association, which entails being a contact for all communications addressed to the Board.



Why do I need to fill out an Architectural Application?



Your community is a deed restricted community that has a set of Master Declarations of Covenants, Conditions, and Restrictions. When you bought a home in that community you became obligated to abide by the restrictions outlined in the CC&R's. Architectural control restrictions are designed to maintain the aesthetic harmony of the community, and to protect property values. When a community was first constructed, it likely conveyed a certain look and feel to provide design consistency. Over time, residents will want make modifications to their homes - whether necessary or not - such as replacing windows or garage doors or other changes. Without an architectural standard and approval, these gradual changes can easily affect the appearance of the community.

Where do I send my payment?

We encourage owners to set up automatic payments for their HOA dues, but if you would like to mail a check, payment should be sent to the lockbox:

Pepper Townehomes Association
C/O 360 Community Management
P.O. Box 45472
San Francisco, California 94145-0472



Also, please remember to *put your account number on your check* before mailing.

Please do **not** include any other correspondence when sending payments to the lockbox address. Regular correspondence should be addressed to:

Pepper Townehomes Association
C/O 360 Community Management
10769 Woodside Avenue, Suite 210
Santee, California 92071



Are there Rules in place to settle homeowner disputes?

No. Unless the problem is one causing a common area problem or a direct violation, homeowner disputes should be settled between the parties involved. Your Board is not in place to serve as referee between neighbors. In any community, whether governed by an Association or not, homeowners run into personality clashes, pet problems, and other neighborhood issues. Often, the problem can be easily resolved to the satisfaction of both parties with no hard feelings and with the use of open communication between the parties.





Union Bank Homeowner Association Services
Smartstreet® Technology Platform Payment Options

360 Community Management is pleased that we can offer you the valuable services of Union Bank Homeowner Association Services, one of the industry's leading providers of banking and payment processing solutions for homeowners and associations.

Union Bank is a strong and stable full-service bank. Their proprietary Smartstreet® technology platform offers you a choice of convenient options to pay dues and assessments online, including:

- eCheck
- Credit Card

You have the option to pay your dues by sending the check and payment coupon (optional); however, paying electronically gives you some advantages we think you'll appreciate:

- Free and easy to use
- No envelopes, stamps, or checks
- Saves time, it only takes a minute
- Secure – no threat of theft from mailboxes

Please note that you will not be able to schedule automatic payments through this system until after November 1, 2019.

eCheck Online Payment or Credit Card Online* Payment

**There is a \$14.95 convenience fee and a \$3,000 maximum per transaction if you pay via a credit card.*

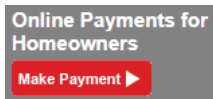
Pay as Registered User

How it works:

Set up recurring payments using E-Check, or set up a one-time payment using a Credit/Debit Card or E-Check

What to do:

1. Login to www.hoabankservices.com
2. Click on the red 'Make Payment' button



3. In the Register for a Free Account box, click 'Create an Account'
4. Click 'Get Started'
5. Enter your Association Name (**Pepper Townehomes**), and click 'Find'
6. Click Pepper Townehomes Association (Santee, CA)
7. Enter your HOA account number. Enter only the number after the * (so for 510*223, you would only enter the 223). If unknown, please contact management.
8. Click 'Continue'
9. Review registry information to ensure everything is correct, and click 'Yes, Continue to Register'
10. Enter your Personal Information, Login ID, and Password using the instructions on the screen
11. Check the Terms box and click 'Register'

12. Click 'Continue to Login'
13. Login and answer several security questions, then click 'Verify' and 'Continue'
14. Select 'Set up Recurring Payment' or 'Make a One-Time Payment' and follow the instructions/prompts on the screen

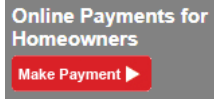
Pay as Guest

How it works:

Set up a one-time payment using a Credit/Debit Card or E-Check

What to do:

1. Log in to **www.hoabankservices.com**
2. Click on the red 'Make Payment' button



3. In the Make a One-Time Payment as a Guest box, click 'Make a One-Time Payment' button
4. Enter your Association Name (**Pepper Townehomes**), and click 'Find'
5. Click Pepper Townehomes (Santee, CA)
6. Enter your HOA account number. Enter only the number after the * (so for 510*223, you would only enter the 223). If unknown, please contact management.
7. Click 'Continue' and follow the instructions on the screen

Mail Check or Check & Payment Coupon/Lockbox

How it works:

Mail a check and payment coupon or statement **5 to 7 business days before your assessment due date.**

What to do:

1. Write a check payable to **Pepper Townehomes**
2. Mail the check to the address listed on the coupon or statement.

Important: Write your homeowner account number on your check as it appears on the coupon or statement.

Mail/Drop off Check to Management

How it works:

Mail or bring the check to 360 Community Management office. Note, payment must be received **on or before the 15th** in order to avoid any late fees.

What to do:

1. Write a check payable to **Pepper Townehomes**
2. Mail or bring the check to 10769 Woodside Ave, Suite 210, Santee, CA 92071

Important: Write your homeowner account number on your check.

Your Bank's Online Bill Pay

How it works:

Set up your community association as a payee on your bank's online pay system. Please note that this option involves your bank sending a check. It is not done electronically, so payments must be set up to be sent out **at least 7 business days before your assessment due date.**

What to do:

1. Please complete your bill pay setup exactly as follows:
 - Payee: **Pepper Townehomes**
 - Address 1: C/O 360 Community Management
 - Address 2: P.O. Box 45472
 - City/State/Zip Code: San Francisco, CA 94145-0472

Important: Reference your homeowner account number as it appears on the payment coupon or statement.

If you have any questions, please contact 360 Community Management at 619-270-7360.



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HOMEOWNER CONTACT INFORMATION REQUIRED BY CALIFORNIA CIVIL CODE

Dear Homeowner,

Per the California Civil Code, homeowner lists are available to any owner within a Homeowners Association who requests them. However, your privacy is important to us, and we would like to give you the opportunity to make the choice regarding the sharing of your information. **All contact information that is currently in our files is available to other owners upon request.** In order to **opt out** of sharing that information, please fill out this form and check the box on the back of this page. The form should be returned to the management office as soon as possible.

Additionally, due to 2017 changes in the California Civil Code, homeowners are **required on an annual basis**, to provide written notice to the Association of the address to which notices from the Association are to be delivered, any secondary mailing address, any legal representative and whether the unit is owner occupied or rented.

Per California Civil Code, if this form, containing the above noted information, is not returned, the property address for your unit will be deemed to be the mailing address and all mailings will be sent to the onsite address.

Please complete the form below and return it to 360 Community Management at the address above. If your unit is rented, your tenant's information should be included as well. If you check the box on the back of the page, please be assured that this information will be kept confidential and will only be available to 360 Community Management and the Board of Directors. Your prompt attention to this matter will be appreciated.

Association Name: Pepper Townehomes Association

Account # _____

Owner Name: _____

HOA Unit Address: _____

Mailing address or address to which notices are to be delivered, if different:

If you live onsite, but have an alternate mailing address, please check here:

Please see reverse for additional information!





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**HOMEOWNER CONTACT INFORMATION
REQUIRED BY CALIFORNIA CIVIL CODE**

Secondary mailing address, if any: _____

Legal representative, if any: _____

Home phone: _____ Cell phone: _____ Email: _____

Employer: _____ Work phone: _____

Is this unit owner occupied or rented out (please check one)?

Owner occupied

Rented

If you are renting your property out, please complete the following:

1) Tenants Name: _____ Phone: _____ Work phone: _____

2) Tenants Name: _____ Phone: _____ Work phone: _____

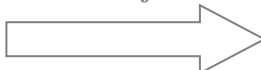
Please do NOT share my contact information.

Signature (required)

Date

If you have opted out of sharing information, this will remain in effect until the owner otherwise notifies the Association in writing.

Please see reverse for additional information!





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Pepper Townehomes Association



As part of a Pepper Townehomes Association effort to “go green” and save the Association on the annual costs for printing and mailing coupon books that are not being used, the Board of Directors would like to encourage all owners to sign up for automatic bill pay.

As we have changed management companies, please throw away your current coupon books (if you have any), as they contain information for the old management company.

Additionally, effective immediately, ***only*** homeowners who request a coupon book will receive a coupon book for the remainder of 2019 and subsequent years.

If you would like to *receive* coupon books, please fill in the information below and return this form, ***no later than October 30, 2019***. If the form is not returned by October 30th, you can still request a coupon book, but there will be a \$10.00 charge. ***If you do not want or need the coupon books, you do not have to do anything!***

The Pepper Townehomes Association would like to thank you for your understanding and cooperation!

Owner Name: _____

Pepper Townehomes Address: _____

Email: _____ Phone: _____

I would like *to receive coupon books* for mailing of my monthly HOA dues payments.

Signature

Date

Mailing address for coupon book if requested

