

# ASSESSMENTS — WHAT TO KNOW

Assessments are due January 1 for the forthcoming year and become late February 1. If you have paid your assessments before January 31 or signed up for a payment plan to pay them in monthly installments, your assessment account is not subject to the additional collection actions or fees discussed here.

Following is a graph that shows the 2020 assessment rate for one year for an Improved Lot and collection activities, additional collections costs and fees that apply.

DUE DATE	COLLECTION PROCESS	RATE
January 1	Annual Assessments	\$283.00
February 1	Late: 1 <sup>st</sup> Collection Charge	31.00
March 1	Late: 2 <sup>nd</sup> Collection Charge	45.00
Any Time	Payment Plan Set Up Fee ( <i>Waived in January</i> )	25.00
December 31	Interest on unpaid assessments	16.98
Starting April	Transfer accounts to attorney	Various Attorney Rates & Fees

GNW mails invoices to owners in December, February, March and at other times throughout the year as they inform owners of balances due and available payment options. In addition to mailed letters they may reach out electronically, stop by, or call. Staff will work with an owner who is late whenever possible to enable them to pay off the balance before the policy step of transferring delinquent accounts to the Association's attorney for legal action. Once an account is turned over to the attorney the least additional cost to the account's owner will be \$250. This and other collection fees are due to the attorney for their services in addition to the assessments balance.

## PAYMENT PLANS

Owners may enter into a payment plan to avoid responsibility for further collection costs and legal activities including legal fees. All that's needed is a down payment, a signed payment plan to make affordable installments, and a record of timely payments. In signing a payment plan agreement an owner promises to pay the assessments in installments by certain dates and the Association agrees not to apply late collection charges. If the owner fails to pay in as promised the owner is in default and the agreement is void. In such an instance the late fees are applied, and the owner's account falls into a delinquent status, subject to further collection actions and fees. The Association is also not required to enter into another payment plan with the owner who defaults on a first payment plan agreement.



## GNW 2020 ASSESSMENTS

Everything you need to  
know about assessments  
and their collection

Published by Great Northwest  
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## THE PURPOSE OF ASSESSMENTS

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The purpose of the Great Northwest Community Improvement Association, Inc. is to promote the recreation, health, safety and welfare of the residents of the Great Northwest and to improve and maintain common areas for the use and enjoyment of all residents. The Association is also authorized to administer the provisions of the Declaration of Covenants, Conditions, and Restrictions.

The effect of achieving these purposes is to maintain commonly owned property, provide an enhanced quality of life for residents of the Great Northwest, and maintain or enhance the property values of individual homes. Accordingly, the Association owns and operates two recreation campuses. These include outdoor junior Olympic swimming and wader pools, sport fields, tennis, basketball, and volleyball courts; equipped parks and picnic areas. Also available are Callanen and Flores Halls. In addition, the Association provides security patrol, monthly newspaper, and many special recreational and lifestyle activities and events.

The operation and replacement of all Association activities, amenities and assets are paid for through the sharing of expenses, which are billed to each owner of property in the Great Northwest.

## FINAL COLLECTIONS = THE ATTORNEY OR COURT

It's not fair to owners who pay their share of common expenses not to collect from those who don't. So all year long GNW staff to notify owners and collect the accounts due to the Association.

The policy calls for notices to be sent from the initial annual invoice followed by other communications. These notices advise owners that additional fees have been added or actions are pending. **The Association strongly recommends that an owner contact the office when they receive a notice in order to avoid unnecessary legal costs and inconvenience**

When the accounts of unresponsive owners are transferred to the Association's collections attorney for further action an owner must talk and work *only* with the attorney to pay off their account. This will include attorney fees, their service fees, liens and fees, and possibly court fees.

Whether or not the owners of Great Northwest homes use Association amenities and services, the value of the opportunity to use them, remains in the value of their homes.

We take seriously the job of pursuing monies needed by the Association to preserve, protect, and enhance community and property values.

## METHODS TO PAY

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- **At a BB&T Bank** - Take your payment coupon and pay to any bank branch.
- **Online bill Payment Service** - Look for instructions on your annual statement.
- **MAIL Payment to BB&T** - Mail check or money order and payment coupon to the address on your annual statement.
- **BB&T Online Payment System** - The BB&T online payment system can be accessed from the GNW website: [www.greatnorthwest.nabrnetwork.org](http://www.greatnorthwest.nabrnetwork.org) or at [BBT.com/payments](http://BBT.com/payments):
  - A. pay by credit or debit card - 2.95% convenience fee for credit transactions / flat \$4.95 convenience fee for debit transactions
  - B. pay by e-check
- **Enroll in Association Pay via ACH debits from your checking or savings.**
- **Pay at the GNW Office - This option is listed last as your payment will be processed by the bank faster if you pay using any of the other methods. But if you can't use them please bring your payment coupon and visit the office at 8809 Timberwilde Drive (across from the Timberwilde elementary School). The coupon is on the annual statement you'll get in December.**
  - A. Open Hours - Bring your payment coupon with payment (no cash) to the office from 10 a.m.—7 p.m. Monday - Friday.
  - B. After Hours—Drop off your check or money order, with your payment coupon, after hours in the drop box in front of the office.