



Hello Neighbors

Do You Know Where Your Association Documents Are? When you bought a home in our community, you should have received copies of all our governing documents—including the rules and regulations—prior to or at closing. Sometimes these documents get lost among all the other papers you received at closing. And many homebuyers are so involved moving into their new homes, they don't take the time to read all the fine print.

As a homeowner, you have a right to these documents; so, if you don't have copies for any reason, let us know, and we'll provide them to you. Of course, it's your responsibility to provide the association with your current address and phone number (particularly nonresident owners). This enables us meet our obligation to provide all owners with information from the association.

It's very important to have copies of the governing documents because you'll be expected to know and comply with all rules and regulations of the community. You'll also want to stay informed by reading all materials provided by the association.

It's our responsibility to make these documents—the bylaws and the covenants, conditions, and restrictions—as understandable as possible, so if there's anything you don't understand, please let us know. We'll be glad to clarify any confusing language or give you other materials that answer your questions.

That old expression—ignorance of the law is no excuse—isn't exactly our motto, but it's close.

Please let us know if you need assistance with locating documents or anything else we might be able to assist with. Email the property manager at southeastpm1@gmail.com or the board at thecreeksidevillagehoa@gmail.com

Creekside Village HOA Board of Directors

Did you miss the Annual Homeowners Meeting on January the 6th?

You can get caught up on the community events and business by viewing the meetings minutes that are posted on our website under the Community tab and Archived Newsletter & Minutes.

www.thecreeksidevillagehoa.com

Property Managed by:

Southeast Property Management

1916 S Glenburnie Rd. Ste. 10

New Bern, NC 28562

Hours: 9:30 AM – 5:00 PM

Phone: (252) 672-9980

Email: southeastpm1@gmail.com



Notes On Foreclosure

Countless Americans face foreclosure when their lending institutions are unable to collect mortgage payments. In an ideal world, no one would ever face foreclosure - for any reason. Banks and other lenders foreclose on homes when owners default on their loans. Although relatively rare, association-initiated foreclosures are occasionally required to recover delinquent assessments. It's important to remember that homeowners choose where to live, and by choosing to live in a community like ours, they accept a legal responsibility to abide by established policies and meet their financial obligations to the association and their neighbors.

Association Budgets Associations rely exclusively on homeowner assessments to pay their bills, which can include landscaping, pond maintenance, property manager, repairs, and insurance. You trust our board to develop realistic annual budgets. We base our assumptions on careful cost projections and anticipated income primarily from assessments. Our budgetary obligations do not change when some owners don't pay their fair share. Common grounds still must be maintained. Contractors and insurance premiums must be paid.

Liens and Foreclosures When an owner fails to respond to repeated attempts to collect the debt, the association can be left with little choice but to place a lien on the property. The magnitude of this decision requires an approach that is fair, reasonable, and consistent as well as one that complies with applicable laws, practices and procedures set forth in the governing documents that guide our decision-making. We believe homeowners facing foreclosure deserve a reasonable opportunity to appeal to the leaders of the association. Knowing that people occasionally face financial hardship - a lost job, for instance - we will try to work with homeowners to bring their accounts up to date.

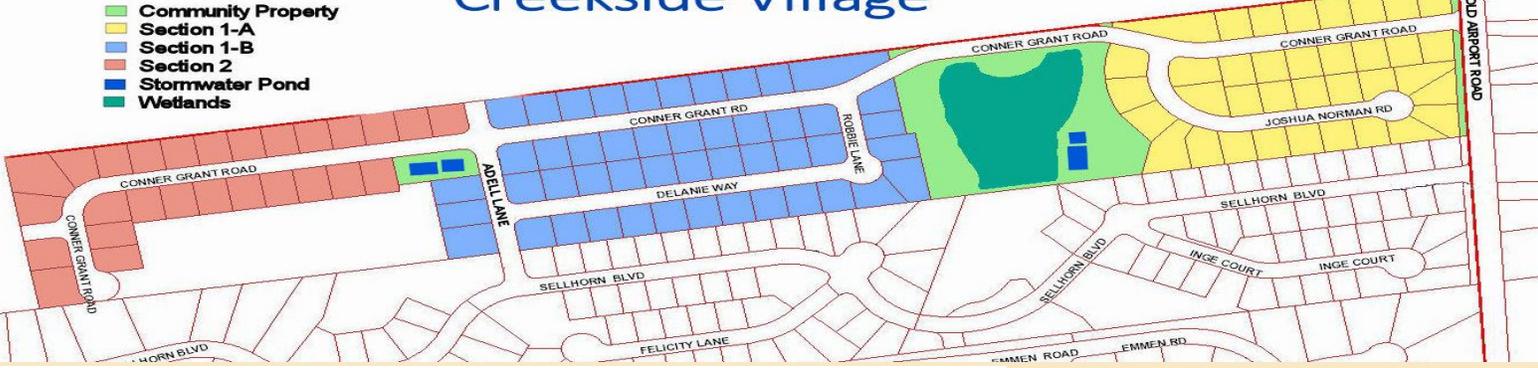
Nobody wants to foreclose on a home - not a mortgage banker and certainly not our association. However, the threat of foreclosure is often the only tangible leverage an association has to ensure fairness and shared responsibility. Without this option, many residents would simply choose to default on their obligation to their association and neighbors.

Placing a lien on property, with the ability to foreclose, is typically enough to get delinquent residents to meet their financial obligations to the community - without removing the owner from his or her home. When that fails, associations turn to the final - and unfortunate - option of foreclosure.

We want you to know that we understand the magnitude of this decision and why it may occasionally be necessary. Associations in NC are the second-lien holder. This means that even if the association moves to foreclose, the mortgage company or first-lien holder can foreclose before we do and wipe our claim. This is why we budget annually for doubtful accounts. This ensures that we project enough allowance in the budget, so these accounts do not hurt our financial standing. Often during this process, we see that the homeowner not paying assessments is also not maintaining the property for various reasons. We enforce the compliance process.

Above all else, association leaders are responsible for sustaining the financial viability and stability of the association. As noted earlier, our budgetary obligations do not change when assessment aren't paid. Services residents expect must be provided; the community must be maintained; bills must be paid; and our investments and property values must be protected.

Creekside Village



Ten Reasons to Volunteer for the Association

1. Protect your self-interests. Protect your property values and maintain the quality of life in your community.
2. Correct a problem. Has your car been towed, or do you think maybe maintenance has been neglected?
3. Be sociable. Meet your neighbors, make friends, and exchange opinions.
4. Give back. Repay a little of what's been done for you.
5. Advance your career. Build your personal resume by including your community volunteer service.
6. Have some fun. Association work isn't drudgery. It's fun accomplishing good things with your neighbors.
7. Get educated. Learn how it's done - we'll train you.
8. Express yourself. Help with creative projects like community beautification.
9. Earn recognition. If you would like a little attention or validation, your contributions will be recognized and celebrated.
10. Try some altruism. Improve society by helping others.

Love to garden? Write for the community newsletter? Want to help with events? Want to help Creekside Village be a safer community?

Reach out to us at thecreeksidevillagehoa@gmail.com

2019 Neighborhood Stats

15 homes sold
Average Sale Price
\$182,265
Average \$ per Sq. Ft.
\$100

Average Days on the Market: 64

Zillow estimated our neighborhood home values increased by 6.1%.

They predict a 2.6% increase for 2020.

That's excellent news for our property values.



Are you interested in a walking club? At the annual HOA meeting, a homeowner suggested creating a neighborhood walking club. The board feels neighbors supporting each other to get healthy is a fantastic idea. If you would like to be a part of this email us at thecreeksidevillagehoa@gmail.com

Upcoming COMMUNITY EVENTS

NEXT BOARD MEETING S

Tuesday, Mar 10, 2020 at 7 PM at 309 Conner Grant Rd. Quarterly board meetings will be on the 2nd Tuesdays; in 2020: Mar 10th, June 9th, Sept 8th and Dec 8th at 7PM. Locations will change so they will be announced at least 10 days before the meeting. Be sure to check our website for any meeting changes. www.thecreeksidevillagehoa.com

SPRING CLEANUP

Join us as we work together to keep our neighborhood clean. We will be picking up trash & smaller projects. Water and trash bags will be provided. We will meet in front of the wetlands at **10AM to 12 PM on Saturday, March 28th**. It is a family friendly event. It will be a great way to teach kids about civic responsibility and meet someone new. Please bring a pair of gloves.

COMMUNITY GARAGE SALE

Treasures will be found around every corner. Those who wish to participate are encouraged to set up a garage sale at their own home and we will take care of the advertising. Save the date: **Saturday, April 25th from about 7 AM to 1 PM.**

Free Bulk Recycling

Some items will not be picked up on trash bulk item day; like carpet, construction items, or electronics. You can take these bulk items to a convenience site for free.

The closest one is:
Monette's Convenience Center

4001 Old Cherry Point Rd.

Hours: Tue, Thurs, Sat 7AM-6:30PM Sun 1-6:30PM

The **US-70/I-42 Project** will improve traffic on a 5.1-mile stretch of U.S. 70 from east of Thurman Road to the Neuse River Bridge in James City.

Early 2021: Construction begins.

Early 2023: Construction Complete

More information is available at

www.ncdot.gov/projects/US70_jamescity.



Thefts from cars have been on the rise in Eastern NC. Groups of people are targeting neighborhoods in the dead of night. Protect your vehicle & property by

- Lock your vehicle.
- Park in a well-lit area.
- Install motion sensor lighting around your home and/or garage.
- Park in the garage; lock the garage and vehicle.
- Put valuables such as a GPS or other electronic accessories away or take them out of the car, including any holders or mounts.
- Put your garage door opener in the glove box, hide it, or take it with you. Thieves can use this and the address on your vehicle registration to break into your home.
- Use an anti-theft device. Anti-theft devices like a Car Alarm.

Report any thefts to the New Bern police dept non-emergency line at 252-663-2020.

Decorating Ideas for FRONT PORCHES TO POP

Now that spring has arrived, you can celebrate the new season with some fresh decorations! Whether you're looking for broad ideas — like basic covered porch ideas — or more specific suggestions — like front porch furniture ideas — we've got you covered. Implement some of these decorative front porch ideas, and you're sure to increase your home's "wow factor."

Be sure to submit an ACC request before changing any exterior paint colors or other major changes to the exterior of your home.



Freshen Up

When you think of decorating ideas for front porches, pops of color may come to mind. There's a reason for that. Nothing makes an impression quite like bold colors. Brighten the overall look and feel of your porch by painting your front door a color that stands out. If "bold" isn't your thing, a fresh coat of a neutral paint does wonders, too.

Switch out the Hardware

Speaking of freshening up, go ahead and replace your outdated door hardware. And while you're at it, add a unique doorbell and knocker for more "pop".

Accessorize

Say "Welcome" with a colorful spring wreath and a cheerful doormat. If your porch is small and dark, consider also bringing a taste of the indoors to the area with a mirror. It's the perfect way to reflect light and make the porch seem brighter and more inviting.

Add Planters

Of course, we can't leave out flowers. They're a staple for adding color and charm. If you have the space, let your porch overflow with pots in different sizes, heights and colors that include different types of multi-colored plants and flowers. For a more uniformed look, go for symmetry. Add matching large planters with an assortment of bright plants on either side of the door.

Finalize with Furniture

If space allows, truly make your front porch an outdoor oasis by including inviting furniture. A swing with colorful throw pillows. A small bistro table that invites you to "sit down and enjoy a morning cup of joe." The possibilities are endless. For an added uniqueness, consider repainting drab or outdated furniture with bright, bold colors.