

Snohomish Cascade Homeowners Association
Late Fee and CCR Violation Notification Policy

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1. Late Fees on Annual Assessments

- A. SCHOA annual assessments shall be added each year to member accounts on January 1st. Owners can pay in full by March 18th, or in two payments with the first due by March 18th and the second due by August 18th.
- B. A 30 day grace period will be allowed. If neither a half payment or a full payment has been received by April 18th, state law allows an added 5% fee, postage and printing costs, and a \$10 administration fee. If an owner chooses to make one payment early in the year, but fails to make the second payment by September 18th, a 5% fee, postage and printing costs, and a \$10 administrative fee will be added.
- C. After an additional **30** days, an HOA late fee of \$25 per month will be added. The \$25 late fee will be applied at the end of each 30-day interval of delinquency until the account is brought current. Payments made will be applied to the oldest balances first.
- D. If the annual assessment and late fees are not paid within 90 days after the 30 day grace period, the Association may bring an action against the person or entity personally obligated to pay such assessment. A lien for the assessment, plus attorney fees, and any related costs may be placed with Snohomish County, WA, the county in which the Lot is located.
- E. The Board of Directors reserves the right to waive these procedures and fees when an Owner notifies the Board of Directors/Managing Agent that a special hardship circumstance exists. The notice from the Owner must be in writing and must include the Owner's plans to bring the account current. All requests for special consideration will be kept confidential.

2. Notice and Fine Schedule for Violations of CCRs

First Step - Courtesy Notice of Noncompliance

- Written notice to the occupant at the home
- Matter must be corrected within fifteen (15) days

Second Step - Official Notice of Noncompliance

- Written notice to the owner and occupant
- Matter must be corrected within fifteen (15) days

Third Step - First Fine for Noncompliance

- Written notice reminding owner of offense and assessing a \$25.00 fine
- Matter must be corrected within fifteen (15) days

Fourth and Subsequent Steps – Additional Fines for Noncompliance

- Additional \$50.00 fine
- Matter must be corrected within (10) days or an additional \$50 fine will be assessed every 10 days until the matter is resolved

All fines are payable the first month following the assessed fine. Fines represent an assessment against a Lot and may be collected pursuant to the provisions of the governing documents.

The Association follows these procedures regarding CCR noncompliance when it imposes a sanction in the form of fines. Fines will continue to accrue until the matter is corrected.

Opportunity to be Heard

An owner who has been fined for noncompliance to the CCR(s), may request an opportunity to be heard by the board regarding relief of fine(s) or regarding any other aspect of the alleged violation(s).

An owner must make this request in writing to the management, within 10 days after written notice of the violation is delivered. The board will consider the written request of the owner, and if required, schedule a hearing, and notify the owner of the date, time and location of the hearing. The owner will be heard by at least two board members. While the member is waiting to be heard and waiting for the board's decision, the fines will not continue to accrue. These hearings will be held at the end of a regularly scheduled board meeting during the executive session.

Following the hearing, the board will decide whether a violation has occurred, has not occurred, or that mitigating circumstances warrant a decision to suspend or end enforcement efforts. The board reserves the right to maintain, reduce, suspend, or waive the amount of a fine.

Ratified by the board March 25, 2026.