

Dear New Resident,

On behalf of your property management team, it is my pleasure to welcome you to Providence HOA. The idyllic vision for our community is carefully nurtured by the Homeowners Association — a non-profit corporation formed to preserve property values through architectural and design guide lines, and deed restrictions. The association is charged with maintaining the common areas, swimming pools, and clubhouses which are the exclusive use of our residents. We also host several fun and exciting social events throughout the year that are open to all property owners providing a wonderful foundation for building lasting friendships.

Whether gathering with old friends or making new ones at the clubhouse, you will discover that the community amenities are the center of the social life at Providence HOA. We hope you will get involved and volunteer for one of our active committees as our success is directly proportionate to our resident's feedback and involvement. Active Committees are: Architectural, Sports, Landscape, and Seniors. We also feature several additional clubs and groups! For more information, contact the HOA Office at 940-440-2200.

As a new resident and member of the association, you should have received a packet of information at closing which provides the formal documents for the community. Please review this import information carefully as it provides you details that will allow you to fully enjoy your amenities, be a good neighbor, and identify in detail your responsibilities to fellow residents. Important information can also be found on our website at www.providencehoa.com.

Warm regards,

**General Manager** 

Donna Walker



## STAY CONNECTED

1) Request to follow us on Facebook at "Providence HOA Fact Sheet".



2) Request to receive our weekly eNews Letter by emailing <a href="mailto:info@providencehoa.com">info@providencehoa.com</a>. By singing up you will receive up to date information about the HOA along with upcoming events.



3) View our website at <a href="www.providencehoa.com">www.providencehoa.com</a> for important information such as, but not limited to: Community Documents, Clubhouse Rentals, Amenities, Access Card Request, Rental & Leasing Restrictions, Event Calendar, ARC Requests...Etc.



# FREQUENTLY ASKED HOA QUESTIONS

#### 1) What is the overall purpose of the HOA?

The community association gives continuity to the community, preserves the architectural integrity, maintains the common properties, and promotes the community concept while protecting the community's property value.

#### 2) What is the purpose of the governing documents?

The purpose of a community associations governing documents is to provide for the legal structure and operation of the community. The documents:

- Define the rights and obligation of both the association and its owners
- Create a binding relationship between each owner and the association
- Establish the mechanisms for governing and founding the associations operations.
- Set forth rules and standards for the:
  - o Protection of both owners and the community
  - o Enhancement of property value
  - o Promotion of harmonies living

#### 3) What do my HOA Assessments cover?

All community associations have fees or assessments that must be paid to the association. Depending on the association, the assessments may be paid monthly, quarterly, or annually and may cover such costs as:

- Landscape and maintenance of common areas
- Repairs and maintenance of amenities (Pools, Clubhouses, Gym, Tennis Courts, etc.)
- Social Events
- HOA Staff
- Insurance

#### 4) What doesn't the HOA do?

Your HOA management team is there to serve the residents. However, it cannot resolve domestic disputes or disagreements between neighbors, act as substitute for police or law enforcement, supply security services or attempt to control county or city services.

#### 5) What are the CC&R's?

CC&R's stand for Covenants, Conditions, and Restrictions. The covenants, conditions, and restrictions are guidelines that were established to ensure a level of design consistency and help establish an overall character for the community. All residents are required to familiarize themselves with these documents and receive the necessary review and approvals to comply

with the terms of the CC&R's in the event you wish to make any changes or improvements to the exterior of your home or lot.

#### 6) What is the role of the Board of Directors?

The board manages the community. The role and scope of authority of the board may be broad or specific, depending on the association's governing documents and the law. Examples of the powers generally granted by the governing documents and state law to the board include:

- The authority to set goals, standards, and policies for the association
- Enforcing the governing documents
- Maintaining the property
- Maintaining the association financial stability
- Purchasing adequate insurance
- Entering into contracts for services
- Creating and supervising committees
- Conducting annual meetings and board meetings

#### 7) Why do we need First Service Residential if we have a Board?

First Service Residential specializes in managing community properties and provides expertise in all areas of fiscal service including financial preparation, collections, administrative, record keeping, transfer and resale certificates, governing document compliance, common area maintenance, board of director and committee development, resident services, newsletter preparation, and more. In addition, boards are not accustomed to serving as a contact with repair contractors, developers, local politicians, city/county or state government agencies, and other offices with which community associations need to work.

#### 8) What is my role as a homeowner and member of the HOA?

Members of the homeowner's association have two responsibilities, one to themselves and to their individually owned property and one to the association and the community concept. Apathy by individual members can render the association ineffective and can destroy the community concept. To maintain the quality of life that accompanies a well-maintained residential community, each individual member must do his or her part. The success of the homeowner's association will depend on how well each member meets and keeps the responsibilities that are established by the covenants creating the overall community concept.

#### 9) How else can we foster the community concept?

Resident involvement in the community associations is increased when owners partner with the management team and become actively involved as volunteers to create fun programming that fosters community spirit and creates lifelong friendships among neighbors. Community spirit means pride in a community and spirited communities, like safe neighborhoods, have a higher resale value. Community spirit also creates an emotional equity that sets communities apart from the rest.

### HOA ASSESMENT PAYMENT OPTIONS



#### **NEW MAILING ADDRESS FOR PAYMENTS**

Residents who choose to continue paying by paper check, money order, or online bill pay through their bank will be required to remit their payments to the following new mailing address beginning with their next billing period:

Providence HOA c/o FirstService Residential

P.O. Box 30343

Tampa, FL 33630-3343

Checks should continue to be made payable to the entity listed on the resident statement or coupon. The remittance slip should be included with all payments and the resident account number should be written in the notes section of each check. Residents paying association fees through their personal bank's website may continue to do so but will be required to update the payee's address as listed above.

#### **ONLINE PAYMENTS & BILLING**

We ask that Associates continue to encourage residents to utilize electronic payment processing through ClickPay at <a href="www.ClickPay.com/FirstService">www.ClickPay.com/FirstService</a> as the electronic payment process is more efficient and the association receives the payments quicker than via regular mail.

Through this platform, residents can view their ongoing balance due as well as make individual or automatic payments from their smartphone, tablet or other media device. Payments can be made online through ClickPay at no cost to the resident when paying by e-check (ACH) from a bank account or for a nominal fee when paying by credit or debit card.

For any questions owners may have on this platform, please have them contact ClickPay online at www.ClickPay.com/GetHelp or contact ClickPay directly at 888-354-0135

Thank you for your attention to this matter,

FirstService Residential



# Homeowner Online Billing Support FREQUENTLY ASKED QUESTIONS

RESIDENTIAL

#### **HOW DO I REGISTER?**

To register for online payment s, please visit <a href="www.ClickPay.com/FirstService">www.ClickPay.com/FirstService</a> and click "Register". If you received an email from <a href="ClickPay">ClickPay</a> or FirstService Residential regarding this new payment opt ion, your account already exists and can be accessed by clicking the link provided to you.

#### **HOW DO I ADD MY ACCOUNT?**

After you create your profile, you will be required to link your home to your account using the unique account number found on your billing statement or coupons. If you haven't received your statement or coupon yet or do not know your account number, you can contact **ClickPay** or your property manager for assistance.

#### WHAT ARE MY PAYMENT OPTIONS?

Payments can be made online through **ClickPay** by e-check (ACH) or debit and credit card. If you pay by e-check (ACH) from your checking or savings account, **there is no fee for using this option.** 

If you pay by debit or credit card, a 2.95% nominal fee applies to all payments made by Visa, Mastercard, Discover and American Express.

#### **HOW DO I SET UP AUTOMATIC PAYMENTS?**

If you'd like to have your payments withdrawn automatically, simply visit the Auto Pay tab in your account. Select your payment method, the month you would like your payments to start, and the day/frequency for your payments. You can set payments to run until canceled or have them run for any period of time.

#### **HOW LONG WILL IT TAKE MY PAYMENTS TO SETTLE/DEBIT?**

Payments made by e-check (ACH) before 9:00PM EST on any given business day will debit from your bank account and settle the following business day.

Payments made by debit or credit card can take 3-4 business days to settle depending on the date/time of the payment and the type of card.

#### WHAT IF I HAVE A QUESTION OR AN ISSUE?

If you need help with your online account, please contact ClickPay online at www.ClickPay.com/GetHelp or by phone at 1.888.354.0135 (option 1).



# Manage & Pay Your Charges & Assessments Online

We provide a convenient and secure way for you to manage and make payments online through **ClickPay.** Get started by following the instructions listed below.

#### 1. Creating Your Profile

Visit <u>www.ClickPay.com/FirstService</u>, click **Register**, and then create your online profile.

#### Account Already Exists?

If you receive a message stating that an account already exists, you have already been preregistered within ClickPay. Click the link within the activation email sent to you or simply request a password reset link to gain you access to your existing profile.

#### 2. Connecting Your Property

Enter the FirstService Residential account number found on your statement and the Last Name listed on the property agreement.

#### Name Entered Not Working?

Try the co-owner's last name or if a business, the full name of the business associated with your unit.

#### **Direct-Debit Users**

If you' re looking to gain access to your existing automatic ACH Direct-Debit profile transition to ClickPay, you will be required to verify your banking details associated with this payment schedule

#### 3. Setting Up Payments

From the home screen, select **Auto Pay** in order to set up automatic recurring payments or select **Pay Now** to make one-time payments.

#### Adding a Payment Option

When setting up one-time or automatic payments, you will be required to select a new or existing payment option, including e-check (ACH) for **FREE** or credit and debit card for a nominal fee

#### **Managing Your Account**

From the home screen, select **My Account** in order to:

- -Manage or Update Your Profile
- -View Your
- -Online Payment History

#### **Need Additional Help?**

Visit <a href="https://www.ClickPay.com/GetHelp">www.ClickPay.com/GetHelp</a> or call 888.354.0135.

There are numerous ways to pay your semi-annual assessments which are due October 1 and April 1 of each year, with each due date having a 30-day grace period and not considered late until April 30 or October 30, respectively. You may pay in full (\$435.60) on these two dates by:

1. Mailing a check to:

Providence HOA c/o FirstService Residential P.O. Box 30343 Tampa, Fl. 33630-3343

- 2. Using your own bank online bill pay using the same mailing address as option 1.
- 3. Pay online at www. clickpay.com / First Service

April 1, 2023 & Oct 1, 2023- You pay in full, \$435.60 (or current balance, whichever is higher) to bring your account current.

Oct 1, 2023 – April 1, 2024- You pay in full, \$435.60 (or current balance, whichever is higher) to bring your account current.

And so forth...

You may also set up monthly payments of \$72.60 each as long as you are **paying in advance.** As an example:

November 1, 2022 - April 1, 2023 - You pay \$72.60 month = \$435.60 April 1, 2023 - We will debit out \$435.60 that has accumulated in your account.

Please note: You are always paying in advance for the next 6 months, not previous 6 months.

### HOA ACCESS CARD REQUEST

As a new homeowner, you receive two access cards that are paid for at closing. If you wish to obtain additional access cards and or lose your access card and need a replacement then you can receive a new one for \$30. Below are the items we need to complete your access cards:

Household Names and Contact Information as shown below
 One group photo of all household members
 Copy of your Closing Disclosure

If you wish to submit your request for access cards via email, then please email all the requirements to <a href="mailto:info@providencehoa.com">info@providencehoa.com</a>. We will email you back when your access cards are ready to be picked up at the HOA Office.

Name (Print)		
Signature		
Homeowner Address		
Email	Phone	_
Adult #2	Phone	_
Adult #3		
Adult #4		
Child #1	DOB	
Child #2	DOB	
Child #3	DOB	
Child #4	DOB	
Child #5	DOB	