

## **GPHA Policy and Procedure for Collection Action**

## **Outreach Letter and Lien Action**

- Once a resident is one (1) year delinquent with four (4) quarter late fees, the Board will send the second-year (2<sup>nd</sup>) dues statement, wait one (1) quarter for a response verbally, written or payment in full, if nothing is received by the end of the fifth (5<sup>th</sup>) delinquent quarter, the board will send our Lien Outreach Letter.
- If the Board receives no response with the Lien Outreach Letter by the end of the sixth (6<sup>th</sup>) delinquent quarter, it will then exercise its right to file a lien to protect the financial interest of GPHA.

## **Outreach Letter and Foreclosure Action**

- Once a Lien Outreach Letter and Lien filing have occurred, the Board will send the third-year (3<sup>rd</sup>) dues statement, wait one (1) quarter for a response verbally, written or payment in full, if nothing is received by the end of the ninth (9<sup>th</sup>) delinquent quarter, the board will send our Foreclosure Outreach Letter.
- If the Board receives no response with the Foreclosure Outreach Letter by the end of the tenth (10<sup>th</sup>) delinquent quarter, it will exercise its right to start the foreclosure process to protect the financial interest of GPHA.