

**Taberna Master Homeowners Association**  
**President's Letter – June 2020**  
**by Bart Rovins - President**

During the period of January 2019 – April 2020, Taberna experienced approximately a 12% turnover in property owners (not including renters). Ninety-three homes were transferred during the period of with an average of six (6) ownership transfer monthly. With this record of transfers, I thought it I'd use this space to share several topics relevant to our new residents and possibly serve as a refresher for longer-term residents.

Recreation

We have two wonderful outdoor spaces available to all residents. If you haven't had a chance to explore them, please do so.

Our NaturPark, located at one of end of Emmen Road (to the left off of Taberna Way and behind a gate), is a beautiful natural area with walking paths, signs marking some of the unique flora (my favorite is the "Tea Cup Tree"), a gazebo over-looking Brice's Creek for picnics, canoes that can be signed out, a canoe/kayak launch, and a dock suitable for fishing. Don't let Mother Nature deter you from exploring. Just remember that this is a natural area so be vigilant for the local critters that call it home. By the way, this area is maintained by the HOA's NaturPark Committee, a group of nature loving volunteers. If you'd like to help, please contact Betty Rovins at [bbmj@suddenlink.net](mailto:bbmj@suddenlink.net).

We also have Todd Denson Park, located off Taberna Circle across from the Greens on Arbon, that is home to our fenced dog park, a large open area, a playground for children, bocce court, horseshoe pit, gazebo, grills and picnic areas. This area is dedicated to the memory of Major Todd Denson, a Marine Aviator and Taberna resident, who lost his life in an aviation accident. When you visit, take the time to read the plaque located near the entrance.

TabMail

We encourage every household to join TabMail. This is the sole means we must get information out to the community in an expeditious manner.

To join, all you need to do is send an e-mail to Wayne Maruna at [wamaruna@suddenlink.net](mailto:wamaruna@suddenlink.net). Include your name, street address, e-mail address, and phone number. The only item passed to the list server will be your e-mail address. Your physical address is needed to confirm your status as a Taberna resident or property owner. You can find more information <https://tabernahoa.org/tabmail>.

Wetlands

We have many acres of state and federally protected wetlands within Taberna. To ensure that there are no inadvertent violations of Taberna's North Carolina issued Stormwater permit or the various federal wetland regulations, everyone should be aware of the HOA Policy regarding maintenance of wetland property. This policy can be found on the Taberna HOA web site at <https://tabernahoa.org/covenant-compliance/residential-covenants/>.

In simplest terms, no alteration of the wetlands is allowed unless an owner obtains the necessary permits from the State of North Carolina, the Army Corps of Engineers, and the HOA's Architectural Compliance Committee. More specifically,

"The designated wetlands adjoining, or part of owners' lots are to be protected and preserved but not necessarily expanded. Removal of wetland trees, shrubs, grasses, etc. is not permitted. To maintain such perimeter, it is permissible to spray, edge or limb up the vegetation to limit the encroachment into the improved/developed portion of the lot. Any such proposed maintenance of a perimeter shall be approved by the ACC utilizing the Architectural Change Request process. Such approval shall be in writing and may be by email, regular mail or hand delivered. Violations of these provisions shall be addressed by the procedures established for any other covenant violation."

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HOA Dues and Supplemental Fee Update

As of the end of March, our delinquent accounts are running at about five percent (5%) which is the same rate as the prior year. We are owed approximately \$14,000 of which about 55% are dues and supplemental fees with the balance made up of fines, fees and legal costs associated with the collections. As a reference point, we finished 2019 with a delinquency rate of approximately two percent (2%). Assessments are due and payable on the first of January for the Taberna Master and on the first of each quarter for each Sub-Community.

We must ensure that we legally receive the budgeted funds needed to operate the HOA. Our documented collections policy requires the HOA Board of Directors to take, or direct to be taken, the following actions when any homeowner's account is in default and remains unpaid after:

- 30 Days - A letter will be sent to the defaulting owner indicating the outstanding balance of the assessment as being past due and the amount of interest/late fees being charged. A late fee of \$20 plus late interest at a rate of 18% annually, will be added to the outstanding balance.
- 60 Days - A letter will be sent to the defaulting owner indicating the outstanding balance of the assessment as being past due by sixty (60) days and the amount of interest/late fees being charged. An additional late fee of \$20 plus late interest at a rate of 18% annually, will be added to the outstanding balance.
- 90 Days - A letter will be sent, to the defaulting owner with notification that if the past due assessment is not paid in full within fifteen (15) days, the matter will be turned over to an attorney and a Claim of Lien will be filed in the office of the Clerk of Superior Court of Craven County, North Carolina. An additional late fee of \$20 plus late interest at a rate of 18% annually, will be added to the outstanding balance.
- 105 Days - The HOA's attorney will file a Claim of Lien. A copy of the filed Claim of Lien will be sent to the defaulting owner by certified mail, return receipt requested, along with a letter informing the defaulting owner that if the full amount of the total assessment, including late fees/interest and costs to date, is not paid within 30 days, an action could be commenced against the defaulting owner to foreclose the lien of the Association or pursue a judgment against the defaulting owner for the total outstanding assessment, interest, and reasonable attorneys' fees and costs.

The HOA Board of Directors takes its fiscal responsibility seriously as nonpayment of HOA dues and fees can have an adverse impact on our budgets, and if delinquencies are left unchecked, they could potentially affect our ability to pay our bills on time. If your account is in arrears, it is in your best interest to contact CAMS directly to discuss the situation.

If you find that you are behind in payments to the HOA, you should immediately contact CAMS at 877-672-2267 to make payment arrangements.

Thank you for taking the time to review this information.