



## **Debts pile up for Poinciana residents**

**By Mike Ferguson**

**The article may be read at**

**<http://www.theledger.com/news/20180919/debts-pile-up-for-poinciana-residents>**

**POINCIANA — More than 10 percent of the homeowners who make up the Association of Poinciana Villages are delinquent with association dues and the homeowners say they're not sure where to go from here.**

**The Association of Poinciana Villages (APV) is a homeowners' association of about 27,000 homes that spans parts of Polk and Osceola counties. According to a spokeswoman for APV, more than 3,000 accounts are delinquent.**

**Residents have until Jan. 15 each year to pay at least the monthly amount of \$23 or the annual amount of \$276 — an increase of \$24 from the previous year. If those are not paid, they're sent to collections, which residents say creates enormous debts. Often, they're unable to find who to pay.**

**Carlos Pastor said that his debt now stands at more than \$3,500. Pastor said he was sent a letter by APV that his outstanding dues had been passed on to collections and was charged about \$300 for the letter to be sent.**

**Pastor said he tried to pay the outstanding balance, but the HOA wouldn't accept it. He claims to have tried to pay the**

**collections company, McCabe Law Group, via mail, but it claimed to have never received the payment. Pastor said he had lived at his home since 2000 without ever being late until 2016.**

**“I just want to pay it,” Pastor said. “It’s crazy. I don’t mind living in an HOA but do something for me. I want to get this thing settled, but c’mon, be fair.”**

**Residents say the HOA used to give a 90-day grace period. Tabatha Bucci said her child had medical issues between January 2017 and last summer, which forced her to run back and forth between Nemours in Orlando and home.**

**In April of that year, she tried to pay the \$63 and \$5 for a late fee that she owed for the prior three months but was sent a letter obtained by The Ledger that showed the \$68 deducted from \$657 in assessments. In addition to the then-annual \$252 fee, she was charged \$375 in attorney’s fees to prepare a lien against the property and a debt verification letter among other charges.**

**“There was no notice, no nothing,” Bucci said. “I can’t lose my home; it’s my children’s home. My husband and I worked hard to have this home for our children. My daughter is sick. She can’t be going through this.”**

**According to an email from an APV spokeswoman, the HOA did collections in-house prior to 2013, but practices changed because delinquency rates were high and the in-house system was “ineffective.” Victor Destremps, who represents Village Five on the APV master board, said he was told during the August board meeting that the number of delinquent accounts was closer to 4,000.**

**“I tried to get them to keep collections in-house,” Destremps said. “They’ve tried to eliminate monthly payments in a community where a lot of people are on fixed incomes. People shouldn’t lose their house over \$500. They’re taking people to court, getting liens and trying to foreclose on properties.”**

**According to APV, only one property has been foreclosed on so far. APV confirmed that once dues are sent to collection, assessments no longer come from the HOA but from the debt management companies. Axiom, OMNI Collections and Prime are the three companies used for collection.**

**Rosa Perez said her annual dues used to be paid through her mortgage, but when she refinanced in 2007, the dues — unbeknownst to her — started being assessed directly. She’s been at the home with her now 17-year-old son for more than 15 years and now owes more than \$7,000.**

**“How am I going to pay this as a single mother?” she said. “I hardly have money to eat. I don’t want to lose my house.”**

**Destremps said the HOA is considering raising HOA fees to \$315 to combat a \$1 million budget shortfall. He noted that not being able to assess nearly 4,000 delinquent homeowners is counterproductive to APV. The HOA is managed by FirstService Residential.**

**“They’re just bleeding this place,” he said. “We can’t afford this management company.”**

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