

SAMPLE OUTREACH LETTER

NOTE: If your association has a contract with a foreclosure trustee company and if an owner's assessment account has been referred to that company for lien and foreclosure, you **MUST** inform the trustee before sending the following kind of outreach letter.

[Association letterhead]

[insert date]

[insert name and address of delinquent owner(s)]

Dear _____,

As your board of directors, we know that, in these difficult economic times, some property owners may be thinking of giving up, walking away from their homes, and trying to start over somewhere else.

We have all read about hopeful plans in our nation for foreclosure relief – plans that would help keep homeowners in their homes, modify mortgages, and also recognize the impact that regional unemployment has on owners and their ability to make their home loan payments. What none of us knows is how *soon* that relief will come or in what form for any particular member of our Association who is struggling. We realize these are very anxious times.

We know that your assessment account is currently unpaid, but we also want you to know that we want to work with you if you are experiencing any of these situations. The board understands that sometimes giving an owner added time or working out a payment plan for assessments is in everyone's best interest. The Association has responsibilities to collect assessments and, like lenders, can foreclose on a member's home when assessments aren't paid or file suit to collect assessments. *What we would far prefer to do is work out a plan with you.*

If you would like to meet with a representative of the board to talk about how we can help, please contact _____ at [insert telephone number]. Your call and all discussions will be kept strictly confidential.

Sincerely,

Board of Directors
[name of association]