



**Windhaven Crossing Townhome Owners Association, Inc.
Board of Directors – General Notice to Homeowners
RE: Deficiency Assessment and Storm Damage Repairs**

Dear Windhaven Crossing Homeowners,

The Board of Directors has received an influx of individual communications regarding the recently issued deficiency assessment. We understand this assessment has raised questions and concerns, and we sincerely apologize for any inconvenience. This letter is intended to serve as a collective response to all homeowners, and due to the volume of inquiries, the Board will not be responding to homeowners individually on this matter.

Over the referenced period, the Association has communicated consistently regarding the storm-related damages, the ongoing repairs, and the resulting financial impact on the community. The recently issued deficiency assessment was necessary to address the budget shortfall created by the extensive repair and replacement costs from multiple storm events.

As a reminder, when purchasing a home in Windhaven Crossing, each owner agreed to abide by the Association's governing documents, including the Declaration of Covenants, Conditions, and Restrictions (CCRs). Per these documents, the Board has the authority to levy a deficiency assessment against all owners to address financial shortfalls tied to community repair and maintenance needs. This responsibility applies regardless of when a homeowner purchased their unit, whether before, during, or after the damage period noted in the assessment notice.

The Board and management are aware that some owners are having trouble filing claims under their Loss Assessment coverage due to requests from carriers for storm-specific information. Unfortunately, the damage was not caused by a single event but was the result of multiple storms over time. As such, the Association cannot provide unit-specific or storm-specific data. While we regret any inconvenience this may cause, it is not the responsibility of the Board or the management company to assist owners in the processing of their private insurance claims. If a claim is denied, the Association cannot provide documentation beyond what has already been shared.

We encourage all homeowners to carefully review their insurance policies to fully understand their coverage, exclusions, and payment requirements.

Clarification on Ownership and HOA Responsibility

It is important to understand the difference between various property types. Windhaven Crossing is a townhome community, which consists of single-family attached homes. This is not the same as an apartment complex, where residents are renters and do not own the property. It is also different from



single-family detached homes, where the structure is fully separate from neighboring properties. In a townhome community, each homeowner owns their individual home and the land it sits on. The HOA does not own the properties; it is responsible only for maintaining certain shared areas as outlined in the governing documents. This distinction is essential when it comes to responsibilities, assessments, and insurance.

Payment Plan Option for Financial Hardship

Owners experiencing extreme financial hardship may contact management to request a payment plan. At this time, the Board is considering an extension only through the end of November on a case-by-case basis, provided monthly payments are made consistently throughout that period. Please note: a full deferral of the assessment until November is not permitted.

It is important to understand that the Association has already covered the costs for the roofing repairs and replacements to preserve the integrity and habitability of the community. The deficiency assessment is a reimbursement to the Association for those costs already incurred. For this reason, and to protect the Association's financial stability, the Board is not considering any extensions beyond November 30, 2025.

This type of assessment is an inherent part of shared property ownership in a planned community. With ownership comes shared responsibility both in caring for and maintaining the common property and in meeting the financial obligations needed to preserve the integrity and value of the community.

We appreciate your cooperation and understanding as we work to manage the needs of the Association in a responsible and equitable manner.

Sincerely,

Board of Directors
Windhaven Crossing Townhome Owners Association, Inc.
c/o Essex Association Management, L.P. Managing Agent