

Keys 2026 & 2027 Summary – Recaps, Forecasts, Plans

Executive Summary

Another year has passed since the last Annual Meeting. The Board would like to thank the Key's volunteers (see below) as well as Kim Gargiulo and YiFenn Strickland for their office and administrative support and our great professional service organizations Sam's Landscaping, Jeff Cline Irrigation, Fitness Tree, Rain Storm Solutions, Dragonfly Pondworks, ATAX and Network Real Estate Property Management for the quality work provided during the last 12 months

Maintaining and improving the Key's area is of utmost importance to ensure quality life, attractiveness and property values to all homeowners. During the past year the Board has focused on improving the esthetic look in the common areas through special projects, lawn improvement, irrigation enhancements, tree health & safety, regular landscaping maintenance, and the Key's beautification plan.

The Board has applied maintenance and continuous improvement on the Key's irrigation system throughout the area. The irrigation system around the pond works well whereas we continue addressing issues on the front and side of many properties.

During the past year the Board worked with Sam's Landscaping to get our lawn areas in better shape as well as keeping the overall landscaping look of common areas nice and attractive

We continue our collaboration with Fitness Tree to keep the area safe and attractive. Trimming of palm trees, overhanging Live Oak branches and general trimming of other trees are examples of tree service activities.

The Board continues to engage Rainstorm Solutions to ensure inlets and outlet of the pond works well, and that the underground pipe infrastructure can handle stormwater well by flushing and removing clogs. The pond is in good shape with the pump and the fountain working well.

As of August 14, 2026, the Board received and approved 13 architectural requests related to roofing, window replacement, decks and pavers

An important task for the Board is to make sure ALL homeowners have adequate insurances and provide ***proof of insurance*** to Network Real Estate Property Management and to the Keys office. We are kindly asking for every owner's cooperation in providing renewals to the office to help keep our records up to date.

The Key's revenues and operating expenses are well balanced and mostly in line with last year's forecast. A few forecasted variances to the 2026 Operating Expense Budget are listed and discussed in this report. Details on the 2027 forecasted budget plan has been provided to all homeowners and a summary is provided in the financial section of this

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report. The Board recommends increasing the dues to \$450 per quarter in 2027 to make sure we can keep the reserve at a comfortable level and to cover for some major costs during 2027-2030 including painting of all properties next year.

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I. Acknowledgements and Appreciations

A sincere appreciation to Keys residents who volunteered for our community in 2026. They worked on election and annual meeting preparations, landscaping, tree transplanting, special projects, hardscaping ideas, irrigation and lawn improvements. Their support and expertise have been important to the work accomplished in 2026.

Please thank the *Keys Heroes* for contributing to the beauty and functionality of our neighborhood:

Patrick Dietz
Marita Eriksson
Kathy Axe

A sincere acknowledgement and salute go out to Kim Gargiulo, and YiFenn Strickland who continue to provide excellent and important professional administrative support to the community.

The Board would like to thank the great collaborations and work provided by our close vendors who helped maintain and improve the Keys community in 2026:

Network Real Estate Property Management
Sam's Landscaping
Jeff Cline Irrigation
Fitness Tree
Rainstorm Solutions
Dragonfly Pond Works
ATAX

II. Property Management

In 2025/2026, Kevin McKoy of Network Real Estate Property Management continued to be an integrated resource assisting the Keys at Kure Beach Homeowners Association and its Board of Directors with the day-to-day common element management. Owners are now using Network Real Estate (910-798-3137 / kevinmckoy@networkwilmington.com) as their first point of contact for all HOA matters, other than financial management, which remains with the Keys HOAs office.

Kevin McKoy has provided oversight of the association's vendors and their contracts including pond maintenance, irrigation, landscaping, lawn care, tree service and rainstorm mitigations. Additionally, Kevin manages ARC requests, covenant violations, turf management, Termite Bond and the planning of future roofing and painting projects. Another goal of Network HOA

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Management is to become every homeowner's first point of contact for all HOA business, making the (volunteer) Board of Director's job easier and more pleasurable. The Keys at Kure Beach owners can now inquire, report, and receive assistance from Network Real Estate Property Management Monday through Friday from 9 AM - 5 PM. Vendors of the homeowner's association are also now contacting Network Management for their grounds meetings, and to report details, schedule changes, etc.

Kevin will also be managing the upcoming wood repair, power washing and painting project. Owners must let Network Real Estate know of their plans for (if needed) wood repairs. Repairs of wood siding by the unit owner is mandatory before Kerwick Painting Service begins painting.

Owners must submit proof of Insurance to kevinmckoy@networkwilmington.com annually. Owner reminders are sent monthly for expired certificates of insurance.

If you suspect irrigation problems / broken heads, or if you feel an area of your lawn is looking dry, please email details and location, and he will contact the HOAs irrigation technician.

III. FINANCE

A. 2026 Financial Forecast Recap:

Dues: Quarterly fees were maintained at \$425 per quarter.

Interest Income: Interest income earned on reserve fund balances is expected to yield \$12k in income.

Long Term Maintenance Spending: The Keys has spent \$31,100 in our Long Term Maintenance budget of \$48,585 at this point in the year. The major expense in this area was the termite control re-application which was done in 2025 but was not billed and paid until 2026, which cost \$29,885.

- **Irrigation System Repairs:** We have not spent any funds in this area in long term maintenance in 2026. Please see the irrigation section on page 7 for more details.
- **Keys Entrance Wall:** \$1,225 was spent to repair the Keys Entrance Wall.

Operating Expenses: In 2026, the Keys forecasted Net Operating Income of \$146,736 is \$6K favorable to the budget.

Major forecasted variances to 2026 Operating Expense Budget:

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- **Irrigation:** \$4K in the irrigation budget for water bills is not expected to be spent. The sprinkler maintenance and assistance from Bob Spiegel have helped to keep costs down in this area.
- **Tree Health:** \$2K is expected not to be spent in this area due to the major work that was done last year.

B. 2027 Budget

Dues: The Board recommends increasing the dues by \$25 per quarter to \$450 per quarter in 2027.

Note: The cost of exterior painting scheduled for 2027 is expected to be approximately 100% higher than it was eight years ago. To help ensure sufficient operating income and cash reserves to maintain our community's infrastructure and landscaping, and to preserve property values, we anticipate that quarterly dues will need to increase periodically. As our community continues to age, repairs and replacements are becoming more significant and costly. Dues are reviewed annually as part of the budget process and will be adjusted as necessary to meet the community's ongoing maintenance and financial needs.

2027 Major Budget Callouts:

Operating Income

- Dues: Dues to increase to \$450 per qtr.
- Interest: Income projected to be lower in 2027 due to dropping interest rates and less funds in the reserves due to the cost of painting.

Operating Expenses

Irrigation:

- Irrigation-Equip./Repairs/Winterization: \$6k projected for repairs and winterization/dewinterization.
- Water: \$15.4k is projected based on the Town of Kure Beach higher rate.

Landscaping:

- Landscaper Services: \$42k projected
- Mulch: \$24k projected for an annual mulching of the community

Fertilizer, sod, grub & mole: \$6.6K to continue to work with Sam's for lawn improvement.

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Landscaping Tree Health: \$7.0k projected which includes \$2.5k for the annual trimming of 73 palm trees plus \$5k for removing and replacing dead trees and branches as needed.

Shrubs, Flowers, and non-plant decorations: \$2.4k is projected to continue replacing and beautifying front yards and open spaces.

Professional Fees: \$9k is projected for office staff and website administration and ATAX financial review; \$8.5k is projected for Property Management services and \$2.5k is budgeted for legal services.

Insurance: \$4k is budgeted for insurance premiums

Storm Cleanup: \$5k for cleanup is budgeted in 2027 as a contingency.

Long-Term Maintenance (estimates for 2027-2030) – funded from the Cash Reserve. The below is a list of forecasted long-term maintenance expenses for the next five years. These forecasts will change over time as appropriate.

Year 2027

- Paint exteriors - \$403,512
- Other (trees, irrigation, sinkholes)- \$11k

Years 2028-2031 (combined)

- Gazebo repairs - \$7.6k
- Pond Engineering/Permit/Dredging - \$12k
- Major tree work- \$2k
- Pond Fountain Replacement - \$4.0k
- Storm drainage/sinkholes - \$1.1k
- Other - \$3k per year.

IV. LANDSCAPING

a) Groundskeeping & Maintenance

During 2025-2026, we have continued our close collaboration and management approach with Sam's Landscaping. Sam's Owner and Operations Manager and the Key's Landscaping Chairs have met periodically to review maintenance tasks and seasonal focus of work as well as special projects. A new contract was put in place in January of 2026 where the scope was kept at the same level as previous year. As with the previous year's Work Order (WO), special projects may be requested by the Keys' Landscaping Chairs and completed using the existing workforce. To accommodate these projects, regular maintenance tasks that do not need to be performed every week may be reduced or deferred as necessary. The annual

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service price was maintained at \$41,400 compared to previous year budget. The 2025-2026 scope of work is listed below:

- Mowing, edging and blowing / vacuuming each week in growing season (April – September)
- Mowing and trimming around the pond each week in growing season (April – September)
- Trash and debris pick-up each week
- Rake/vacuum and remove fall leaves monthly: mid-October, mid-November, and mid-December
- Shrub and ornamental tree maintenance and trimming every three months: February, May, August, November. Heavy pruning on or before February 15th, 2024, with foundation plants lowered 3"-4" below window molding and level with bottom of railing of decks. Oleanders and other free-standing shrubs and ornamental trees to be pruned and thinned to maintain their natural shape.
- Weed control in beds with Ranger Pro as needed to include removal of vines in shrubs. Apply pre-emergent weed control in all beds with granular pre-emergent such as Preen in February
- Pest and Disease control on shrubs including dormant oil in winter and appropriate herbicide in growing season as needed to control aphids, mealy bugs, white flies, etc. and diseases such as black spot, powdery mildew, rust, etc.
- Fertilization of all shrubs and plants in beds with 10-10-10 slow-release fertilizer in March
- Pruning of crepe myrtles in accordance with agreed upon guidelines in January or February
- Apply Mulch and Pine straw in March - includes redefining edge of beds
- Fertilization, weed and insects' control of lawn areas (spring, summer and fall)
- Special Projects to be assigned by customer as needed during dormant season in lieu of past practice of mowing, subject to concurrence by Contractor:
 - Core aeration (must prevent damage to wires and lines in collaboration with customer before undertaking aeration)
 - Power wash gazebo
 - Apply topsoil to fill depressions that may occur in the area
 - Large tree (over 12' tall) pruning of dead limbs if needed
 - Planting grass in bare spots on lawn using plugs or sod
 - Plant new plants (flowers, shrubs, trees) supplied by Customer

The 2026 Beautification plan was completed during the month of April where select properties' front yards were improved by removing, adding and replacing new plants. We strive to bring

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more color to the look of the area and are selecting plants that are native and thrive in the area as much as possible. Additionally, we try to match new plants with what is already existing in the plant beds. We try our best to meet homeowners' wishes and urge everybody to let us know if you have any needs and suggestions for the 2027 beautification plan. Except for the enhancements of the property's front yards a few other common areas were selected for improvements as well including the pine tree area on Kure Village Way as well as two plant beds along Sloop Pointe Lane near Anchor Way. Creative thinking and ideas on how we can make our common areas more attractive and useful are much appreciated. Such ideas are not limited to plants and trees only but can include other constructs such as benches, garden water fountains and much more. We welcome volunteers - It is fun and rewarding!

b) Irrigation

Irrigation System Update

The Board continues to invest in the Keys' irrigation system throughout the community. Repairs and improvements are being completed with the help of **Jeff Clein Irrigation Service**, which has been troubleshooting and repairing the Keys at Kure Beach irrigation system for more than two years.

Jeff has been a tremendous help getting the rear, backyard, and pond areas fully operational. He has also made significant progress improving and repairing the irrigation system in the front yards.

Ongoing Repairs and Improvements

The irrigation system is aging and has been limping along for some time, but fortunately, it is still very repairable at a reasonable cost. Many sprinkler heads have been adjusted or relocated to accommodate the growing landscape. Timer schedules have been adjusted, and Jeff and HOA volunteers continue to track down hidden pipe leaks and breaks.

Some sprinkler heads have been damaged, apparently from vehicles driving over them. These heads are being replaced with **flexible connections**, which are more forgiving in areas near driveways.

Sprinkler heads are fragile and can easily be damaged when vehicles drive over them. Many are located along the street and beside driveways.

Homeowners are asked to:

- Be careful when pulling into driveways so you do not drive over sprinkler heads.
- Ask contractors not to park trucks on the grass, along the sides of driveways, or along the street where sprinkler heads may be located.

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- Consider installing **cement donuts** around sprinkler heads in areas where vehicles may accidentally drive over them. These help protect the heads from damage.

Although the system has reached a reasonable level of maintenance, repairs will always be needed because of its age and the number of components that eventually need replacement. We are pleased to report that the **pond-area irrigation system is fully functional** and that major improvements have been made throughout the front and side areas of the properties. These improvements have brought the system to a much better maintenance level.

However, homeowner reports and a recent thorough inspection by **Jeff Clein Irrigation and Bob Spiegel** identified additional areas that need improvement. These repairs and upgrades are being completed step-by-step each month, with the goal of achieving better spray coverage and proper zone scheduling for spring 2027.

Water Meters and Water Costs

We are responsible for **23 Township water meters**, which means we receive 23 separate monthly water bills.

- The average monthly bill has increased from **\$18.50 to \$19.43**. If every meter were at that average, the total would be approximately **\$446.89 per month**.
- On average, **2–3 meters each month show unusually high-water usage**, with monthly bills ranging from approximately **\$118 to \$142**.
- We currently have **three meters in the high-usage range**.

The Township does not provide an adjustment when irrigation problems cause excessive water use. If a valve is leaking or a system has unusually high usage, **we are responsible for the bill**. Our annual water costs have been:

- **2024:** \$15,240
- **2025:** \$11,631
- **2026 year-to-date (through June 30, 2026):** \$3,968

Most of us have experienced a leaking toilet or running faucet that can cause a household water bill to double. Now imagine that happening across **23 meters**. That is why monitoring and maintaining our irrigation system is so important.

How Homeowners Can Help

Please Do Not Change the Timers

All irrigation timers are programmed according to the community watering schedule.

Please do not change the timers.

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Most timers are programmed to run between **5:00 a.m. and 6:00 a.m.**, making it easier for Board members and residents to monitor the system.

Report Leaks Immediately

If you see a water leak, waterspout, or an unusually large amount of water in the street:

- Report it right away.
- If you know where the timer is located, you may turn it off.
- Once the problem is identified, Bob or Jeff will turn the unaffected zones back on.

Watch Your Sprinkler Heads

Do: Keep grass and vegetation cleared away from sprinkler heads. Sprinkler heads can become overgrown and may not fully pop up. When this happens, water can run onto the driveway or street instead of watering the lawn.

Solution: Pull the grass away from the sprinkler head so it can rise and operate properly.

Don't: Park on the grass. The weight of a vehicle can push sprinkler heads deep into the ground or crack their bases. These leaks can be difficult to detect.

Watch for: Soft or unusually wet areas, puddles, or water seeping from the lawn. Report these problems to Bob or the HOA office.

Do: Report broken sprinkler heads immediately. If you see a sprinkler head stuck in the raised position, you can gently tap it downward with your foot. This helps prevent it from being damaged or knocked off by a mower.

Remember: The Irrigation System Only Supplements Your Watering

The community irrigation system typically covers only **60–70% of a lawn and its plant beds**.

Homeowners still need to provide supplemental watering to areas that are missed.

Even **five minutes of hand watering a couple of days a week** can make a significant difference.

Watering cans and buckets work well. New plants should be watered regularly during their first couple of years so their roots can grow deep into the soil and eventually become more self-sufficient.

Major Improvements This Year

Several improvements have been made to improve irrigation service and conserve water, including:

- Replacing several **Rain Bird controllers/timers**.
- Replacing dozens of sprinkler heads.
- Relocating sprinkler heads to improve coverage.

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- Removing and capping irrigation lines where watering is no longer needed, including walkways between homes.
- Installing some **low-flow sprinkler heads** to reduce water usage.
- Enlarging several garden beds in areas where grass was not growing well because of limited water availability.

We also recommend that some **crape myrtles located away from homes no longer be trimmed annually**. Allowing these trees to grow naturally will provide additional shade and may encourage healthier lawn growth.

Common Irrigation Repairs

The following are some of the typical repairs completed during the past years:

- Replacement of spray and rotor sprinkler heads
- PVC pipe breaks and repairs using PVC primer and glue
- Backflow preventer replacement
- Valve replacement
- Controller replacement and repairs
- Module replacement
- Timer replacement
- Electrical power problems

Winter Watering

Watering lawns and plants during the winter months is still important, so please keep an eye on your landscaping.

The irrigation system will generally be **shut down in October or November and restarted in early April**. This allows time for the annual inspection, maintenance, and necessary repairs.

Water Conservation

Water conservation continues to be an important issue and is being closely monitored.

Recent irrigation usage included:

- **March/April:** 47,899 gallons
- **April/May:** 96,243 gallons
- **May/June:** 92,195 gallons
- **June/July:** 81,594 gallons

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The Five Most Important Things Homeowners Can Do

The biggest help homeowners can provide the Keys HOA is simple:

1. **Don't touch the irrigation timers.**
2. **Check your sprinkler heads weekly** to make sure they go up and down properly.
3. **Keep grass and vegetation cleared away from sprinkler heads.**
4. **Don't drive or park on top of sprinkler heads.**
5. **Report broken heads, leaks, and unusual water use immediately.**

Volunteers Needed

Anyone interested in helping with the irrigation system is encouraged to contact us. Plants and trees sometimes need to be moved or adjusted so they can grow properly without overgrowing an area or interfering with irrigation coverage.

Jeff Clein is currently the primary irrigation technician, and an extra set of hands would be very helpful. No experience is necessary. Jeff is generally in the area about once a week, so this is also a good opportunity for anyone interested in learning more about the system.

Reporting Irrigation Problems

For irrigation repairs or adjustments, please email the request with the **property address/location and a description of the problem** to:
kevinmckoy@networkwilmington.com

C) Lawn Service

The lawn has deteriorated over the years partly due to a failing irrigation system and absence of effective fertilizers and treatment to control weeds, insects, worms, mole crickets, grubs and fire ants.

Weeds continue to be poorly controlled in many areas and grass is not growing well. Many bare spots are too big to be filled with grass migrating from the edges. These spots will require new sod, top dressing, seeding and watering. Our sand-based ground and heat, particularly heat radiating from the streets towards the edges of the lawns, continues to be contributing factors for the challenges we face with the lawn areas. The Board has directed Sam's Landscaping to follow a strict 4 step application between spring and fall times to treat weeds and insects and fertilize the lawns. Additionally, some larger spots where grass will never grow will be turned into plant beds or other decorative areas.

The Board will continue focusing on getting the irrigation system well-functioning so it reaches as many parts of the lawn areas as possible in the front of the properties where most of the problems exist. There are a lot of small bare spots around the area and throughout the front edges of property lawns and many are dog pee spots. The acid in the urine is killing the grass.

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This could be mitigated by mixing a cup of baking soda in a gallon of water and spraying the dog pee spots. Dog owners are kindly asked to prevent their pets from doing their needs in front of properties.

d) Tree Service

We continue our collaboration with Fitness Tree to keep the area safe and attractive. An annual tree trimming initiative was conducted during the month of June when 73 Palm trees were trimmed along with 2 Live Oaks, 3 Magnolias, 1 Maple tree and 1 Cherry tree which were aerated, elevated and deadwood removed. Large limbs over the back of some buildings were elevated and one stump were grinded.

e) Rainstorm Mitigation

Rainstorm Solutions is the vendor the Board is using to address flooding risks and undertake storm mitigation projects. During 2025-2026, no major drainage project has been done in the area since most problems were addressed during 2023-2025. However, there are plans to address the eye soaring drainage pipe from the pond near 664 Settlers Lane during 3-4Q 2026 by painting the pipe green and then cover it up with 8 ton of rip rap around the pipe starting on land and working towards and into the water trying to cover as much as possible of the pipe.

The Board has agreed to an annual maintenance contract at a cost of \$825 to have the vendor flush underground PVC pipes and make sure downspouts are connected and function properly at properties in the back of Sloop Pointe Lane (south and east end) and behind the quadruple located between the pond and south end of Sloop Pointe Lane and Settlers Lane. The vendor will undertake repairs within the existing contract if necessary. Additionally, the contract includes a visual inspection of the pond's three rip raps around the inlets of the pond with corrections/treatments if necessary and monitoring of the sediment growth and will provide recommendations to the Board on when to act to keep future excavations more simple and less costly.

V. POND

The pond remains in good condition, as confirmed through monthly inspections. The pump and fountain are operating reliably, with significantly fewer interruptions than in previous years. The Board has been advised that keeping the fountain running 24/7 provides the best overall performance and helps maintain proper pond conditions.

The pond's wildlife also appears to be thriving. The resident alligator has grown considerably and has recently been observed taking a small fawn, so homeowners are reminded to exercise caution, particularly when walking small dogs near the pond. The Board has discussed the alligator's size with local wildlife officials and was advised that, unless it poses a direct threat to people or pets, it will not be removed.

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Homeowners are asked to report any fishing activity around the pond to the **Kure Beach Police Department** and to **Kevin McKoy at Network Property Management**. New trespassing signs have also been installed around the pond, provided by the Kure Beach Police Department. Finally, **Dragonfly Pond Works** has recommended adding carp to the pond to help control submerged vegetation, including spike rush, which has proven resistant to chemical treatment.

VI. ARCHITECTURE

Homeowners who are planning projects on the exterior of their home must submit a Keys change request form which is available on the key's website. When the form is completed, it should be submitted to Network Real Estate at 1029 N. Lake Park Blvd, Carolina Beach using Kevin Mckoy's e-mail address; kevinmckoy@networkwilmington.com. The property manager will record the request and submit it to the Architectural Chairperson on the Board (currently Frank Watkins) for review and recommendations to the Board. Recommendations are based on architectural guidelines for the Keys, which are contained in the Rules & Regulations document posted on the Key's website (keyshoa.com). The Board may either approve the request, request modifications or deny the request. Once the board approves your request, the work can be initiated.

During 2026, the Board has received and completed 13 architectural requests related to roofing (10), window replacement (1), decks (1) and pavers (1). The Board approved all of these requests.

VII. RULES & REGULATIONS

No changes to Rules & Regulations during 2026

VIII. OWNER INSURANCE RESPONSIBILITIES

VIII. OWNER INSURANCE RESPONSIBILITIES

Per The Covenants for The Keys at Kure Beach: Article 6, Section 6.1, Property insurance, including Windstorm/Hail insurance, is required for all units in the Keys. Proof of insurance must be received by the HOA annually. Residents are reminded to mail updated Certificates of Insurance "COI's) to kevinmckoy@networkwilmington.com and keyshoa@gmail.com or deliver renewed policies to the HOA office, 701 Sailor Court, Kure Beach, NC 28449.

An alternative is to request that your insurance company lists the Keys of Kure Beach HOA (address above) as an interested party, and your policy should automatically be sent to the office each year.

We are asking for every owner's cooperation in providing renewals to the office. Currently, Network Real Estate and the Keys HOA office staff are spending valuable time sending multiple

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requests to owners for proof of insurance and we would sincerely appreciate your assistance with keeping our records up to date.

As of August 2026, we have not received insurance updates from approximately 10 owners. Reminders are sent regularly to delinquent owners. This wasteful effort can be easily avoided if owners submit their annual insurance certifications in a timely fashion (i.e., before the termination of their prior year insurance coverage).

We thank you for your help with this annual task.