



BELHAVEN TOWNHOME OWNERS ASSOCIATION, INC.

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Important Notice Regarding Exterior Maintenance and Insurance

Sent via Certified Mail to all registered Owners at Belhaven Townhome Owners

The Board of Directors has been diligently researching the matter of who is responsible for building maintenance and insurance. There has been a general "impression" that the Townhome Association was responsible for both. Enclosed are excerpts from your Bylaws and CC&R's which address the maintenance and insurance issues.

It is imperative that all Owners at Belhaven obtain full-coverage insurance on their property. The Association is unable to do so financially and is not obligated to. An inquiry as to the cost of full coverage was (conservatively) \$24,000.00 per year to insure all buildings. This would result in additional HOA assessments of \$428.57 per unit per year. Please check with your personal insurance provider; adding full coverage would be much less expensive than what the Townhome Association could obtain it for.

While some exterior maintenance and repairs have been undertaken by the Association in the past, those actions were in error and should not have been done. Belhaven TOA has the responsibility to maintain common areas, the irrigation system to each lot, drainage and to provide and maintain the landscaping for each attached housing lot.

Effective immediately: NO exterior maintenance (including stucco, trim, roofs, doors, windows, driveways or any aperture to the building) will be maintained or repaired by the Belhaven Townhome Owners Association.

The Association retains the responsibility to approve Architectural changes or additions, and also has the obligation to enforce proper maintenance and repairs of the individual units. All Belhaven townhomes must be kept in attractive and excellent condition so as to not detract from the aesthetics and value of our Association.

Thank you for your prompt action as required in this notification.



Tracey Heritage
Property Manager