

July 1, 2025

Dear Homeowner and Windcrest Association Member,

Any homeowner who has a grill or an open flame left on decks after September 1, 2025 will be subject to ongoing fines until they are removed. Keep reading to find out why:

You may have seen in the news the increase in severe weather events over the recent years. As a result of these events, rightly or wrongly, the insurance companies are tightening their purse strings and cutting many Associations from their portfolios. Windcrest Homeowners Association is at risk of such a cut, and unless we adapt now, we may lose our Homeowners insurance. This will have significant financial implications on you as an owner of the Association.

Your monthly dues are what pays for our maintenance and repairs, waste removal and groundskeeping, and perhaps most critically: insurance, among other expenses that help to keep our community running. You are the association. The association is all of us. The Board of Directors work hard to keep our monthly dues low, through careful and creative spending. This may need to change. Dues will need to increase; the question now is by how much. Either we all work together to maintain our insurance and keep the dues increase to a minimum. Or we don't work together and likely lose our insurance, thusly raising dues significantly to safeguard the assets of the association with self-funded insurance.

Insurance companies are demanding grills and any source of an open flame be removed from decks. Insurance companies are cancelling policies if associations do not come into compliance with this request. Our premiums for homeowners insurance have increased 80% over the last four years. Our choices for companies who are even willing to cover us are limited. It is vital for all of us to make the choice that is best for the community.

Windcrest will begin enforcing the “no grills on decks” beginning September 1, 2025. There will be a \$200 fine for grills that remain after this date. The fines will go into effect immediately and added to your monthly HOA dues. The fines will increase per month until the grill is removed: \$200 as of September 1, \$300 as of October 1, \$400 as of November 1, and \$500 as of December 1.

Please contact Tracey Anello, Property Manager with questions at 651-459-9731.