

Lakeview Park Villas – Hail Storm – 7/9/2022

Dear Member:

I am so sorry to be writing to you under these circumstances. I am taking this opportunity to visit with you and ask that all of you follow these recommendations to the fullest extent possible. As you are aware, portions of all of our dues goes to several things. There are general operational accounts, and there are separate reserves for the constant painting of our homes, and another account that specifically reserves funds to be utilized for roofs. Lastly is a small emergency fund.

The responsibility for maintaining a sound exterior for your home falls to the HOA. This includes roofs, siding/painting and repairs. Therefore, please DO NOT privately enter into any type of agreement/contract with one of these roofing companies that is making the rounds of our area. We do not know if they are legitimate, and it doesn't matter because the HOA will address and resolve it in the appropriate fashion.

The Board of the HOA is asking that you do the following. Call your homeowners insurance company, and tell them that you would like to make a claim for the violent hail storm that struck our community at approximately 5:00 PM Saturday July 9, 2022. I made my call to my insurance company (USAA) this afternoon. It took about 25 minutes on the call with the appropriate agent. I reported that the storm hit, I don't know if there is damage to the roof, but I would suspect there had to be, because the hail was ping pong ball sized, and was driven by a reported 30 – 35 mph wind. Also, my screen doors on the south side of my house were shredded, and the wood siding on the south side was cratered down to the raw wood in some areas and the paint is gone in those same areas. I also told him that I had extensive plant damage. He looked up my policy and I learned that I have a \$1,000 deductible for wind and hail, and my plants are not covered.

At the end, he told me that they would be sending an adjuster out and they would be calling in the next 24 hours to set an appointment. My home is on

the lake side, those of you on the park side have similar damage but also possibly dented garage doors. Hopefully this will help you in knowing what to expect.

Now, when the adjuster comes and makes his examination, he will obviously either say that there is damage and they are financially responsible, or that there is no damage and they have no responsibility. Please let us know what they determine whether or not they say there is damage.

Since every one of us is paying a portion of our dues for these reserves for exterior items (roof, paint, siding) any funds/settlements received from the insurance carrier should be turned over to the HOA to mitigate the potential need for dues increases or assessments in the future. We would also request that any member making a claim for financial relief make a copy and submit it to our property management company so that we can keep it in your file to your future protection. If we receive these settlement checks, it will obviously be a great benefit to every member of the HOA, and we feel strongly is the proper thing for each of us to do as responsible members. We owe it to the HOA and to each of our members/neighbors.

Thanks very much for your consideration of this message. Hopefully it will help you know what to expect and to navigate the process. If you have any questions, please don't hesitate to call our property manager – David Roberts at Western Mountains Property Management at 406/257-1302.

The HOA needs everyone's participation in the claims submission process. Please do your share IF you feel your home has been damaged. Thanks again for your help.

On behalf of the Board

Paul Lentz - President