July 23, 2025

Re: Response to Board's July 16, 2025 Communication Regarding Proposed Special Assessment and Roof Project

Dear Fellow Homeowners and Our Community Leaders:

It is well-settled that many of the roofs in our community are at or near the end of their projected useful life. That reality has been acknowledged by prior Boards, reserve study consultants, and even individual homeowners. But that fact alone does not mean immediate, community-wide replacement is necessary, justified, or fiscally responsible. Age is not damage. Wear is not failure. Known, predictable end-of-life timelines do not create emergencies.

I am writing in response to the Board's July 16, 2025 communication advocating for a $3,500 special assessment to fund a $3 million roof replacement project. That letter presents a one-sided, advocacy-driven narrative while omitting critical legal, financial, and factual context necessary for members to make an informed decision. It was distributed using Association funds and infrastructure in connection with an active vote. As a result, it triggers mandatory member access rights under California law and the Association's Election and Voting Rules.

Because this matter involves a proposed special assessment for roofing replacement, which is a foreseeable and forecasted obligation rather than an emergency or unanticipated event, members are entitled to hear alternative perspectives. This letter is submitted under Civil Code section 5105, subdivision (a)(1), and Section 16(b) of the Election Rules to ensure that the membership receives a more complete and balanced presentation of the facts.

1. Use of Association Funds for Advocacy Violates Governing Rules

Section 16(b) of the Annandale Election and Voting Rules, adopted on February 20, 2020, prohibits the use of Association funds for campaign purposes in connection with any member vote. "Campaign purposes" is defined to include any communication that expressly advocates for or against a candidate or a position subject to a vote. These rules apply not only to Board elections, but also to any matter submitted to the membership for approval, including special assessments.

The Board's July 16 letter, which was distributed through Lordon using Association resources, clearly advocates in favor of a "yes" vote. This constitutes campaign activity paid for with common funds, in violation of the governing rules. The fact that the communication omits opposing viewpoints and presents only the Board's position further confirms its advocacy purpose.

Members have a statutory and contractual right to receive fair and balanced information in connection with any election. When Association resources are used to promote one side, equal access must be provided to others advocating a different position. That is the law, and it is also the standard the Association adopted for itself.

2. Threat of Dues Increases Is Coercive and Improper

The Board's letter states that if the special assessment is not approved, dues will increase by 20% per year until the project is funded. This statement is not merely speculative. It is a threat intended to pressure members into voting a certain way.

Using the prospect of escalating dues as leverage in a membership vote is coercive and inappropriate. It undermines the integrity of the voting process and violates the spirit of California Civil Code section 5605, which protects members from compulsory assessments that exceed statutory limits without proper approval.

More importantly, this approach disregards the Board's obligation to act with neutrality in presenting options to the membership. The Board may inform, but it may not intimidate. Threatening punitive financial consequences if members do not support a specific proposal reflects a misuse of authority and a failure to engage in good faith governance.

3. Mr. Davis' "Independent Evaluation" of the Roofs

The Board states that it retained a "licensed, independent roof consultant" to evaluate the condition of all building and carport roofs. However, the consultant's report has not been provided to the membership. Instead, the Board issued a general summary of the findings and asks homeowners to rely on those interpretations without access to the source material.

This is not sufficient. Members are being asked to vote on a $3 million capital project and a $1.02 million special assessment without access to the primary document that purportedly justifies both. A summary is no substitute for the full report, which should include inspection methodology, condition ratings by structure, photographic documentation, and defined criteria for determining roof lifespan and replacement need.

The Board also mischaracterizes the cost of the consultant's services. While the July 16 letter cites a rate of $500 per structure, Association records reflect that approximately $37,000 was paid for the engagement. This amount was drawn from common funds, and the membership is entitled to review the work product produced in exchange.

Furthermore, although the Board references the consultant's license status, it has not disclosed the license number, field of expertise, or relevant qualifications. If the report is truly independent and relied upon as the factual basis for the proposed expenditure, then it must be made available to the full membership without redaction and without delay.

Until then, no member can meaningfully evaluate the accuracy of the Board's statements regarding roof condition, remaining useful life, or urgency. Informed voting requires transparency, and that threshold has not been met.

4. The "Consultant's Findings"

The Board claims that most roofs are at or near the end of their useful life, and that only six buildings were found to have more than four years of life remaining. These statements are presented as fact, but they cannot be independently evaluated because the consultant's full report has not been released.

It is well settled that many roofs in the community are approaching the end of their expected lifespan. That alone does not justify full replacement at this time. Roof age is only one factor. Condition, integrity, and performance must also be assessed. The absence of leaks, damage, or failure in multiple structures suggests that useful life remains and that phased replacement remains viable.

The Board's claims lack supporting documentation. No structure-by-structure assessments, condition ratings, photographs, or inspection summaries have been disclosed. Members have not been told what criteria were used to define "end of useful life," how the assessments were scored, or what standards were applied across properties.

General references to chimney damage or underlayment deterioration are not sufficient. A legitimate reserve planning process must rely on objective evidence and building-specific data. That data has not been provided.

The fact that most roofs may be nearing the end of their projected lifespan does not mean they are failing. It does not mean that all must be replaced immediately. Responsible asset management calls for condition-based planning, not blanket assumptions based on age.

If the Board wishes the community to rely on the consultant's findings, then the consultant's report must be released in full. Until that occurs, members are being asked to approve a multimillion-dollar capital project without access to the very evidence that is supposed to justify it.

I also believe that the City permitting department, Conejo Valley Construction, and Mr. Carlos Escobedo (AE Roofing) would dispute the rather limited work claimed performed over the past 50-years.

Just because a car has 100,000 miles doesn't mean it belongs in the junkyard. The same goes for roofs that may be aged but are still weathering storms just fine.

5. Carport Conditions

The Board asserts that the carports are in deteriorated condition. This conclusion is consistent with what many residents have observed firsthand. Structural degradation, water damage, and visible signs of dry rot have been discussed at prior Board meetings and are plainly evident in several locations.

However, agreement on the existence of deterioration does not relieve the Board of its obligation to provide transparency. The Board has not released any engineering report, structural assessment,

or contractor estimate that quantifies the severity of the issues or proposes a defined scope of work. Statements like "many require structural repairs" are vague and unsupported. Members cannot meaningfully evaluate the project without access to detailed findings.

Furthermore, the inclusion of carport repairs within the broader $3 million capital project raises planning concerns. If the carports are in materially worse condition than the roofs, it may make sense to separate and prioritize that work. If not, then the community deserves to understand why bundling is being proposed and whether phased repair of the worst structures was ever considered.

As with the roofing component, the question is not whether there are deficiencies. The question is whether the proposed cost, timing, and funding method are proportionate and justified. Without documented evaluations and a disclosed repair plan, the carport component of the project lacks the transparency needed to support informed member approval.

6. Project Urgency

The Board claims that the proposed roof and carport replacement project is not optional and must be completed immediately to prevent further damage. This assertion is not supported by any disclosed engineering analysis, historical leak data, or third-party evidence. The Board has not released a single document establishing that continued operation of the roofs in their current state poses an imminent risk.

The urgency claim is further undermined by the Board's own admissions. The July 16 letter references a draft reserve study from 2023 and a no-site-visit update prepared by the prior Board. This highlights the fact that the current Board has not caused a reserve study to be conducted in 2024 for the 2025 fiscal year, despite taking office in October 2023. This failure violates Civil Code section 5550, which requires that the Association prepare and review a reserve study annually and conduct a full property visual inspection at least once every three years.

In addition, the Board reduced dues in 2024, cut reserve contributions, and then froze dues again in 2025. These decisions were made with full knowledge of the capital needs identified by the prior Board and the former community manager. Between those two years, the Board left over $211,000 in revenue unrealized. This funding could have materially reduced or eliminated the proposed special assessment.

The Board now presents the situation as an emergency. In truth, it is the predictable result of decisions it made after taking office. Members are being asked to pay the price for the Board's refusal to maintain financial discipline, fulfill legal obligations, and plan responsibly.

The real issue is not whether many roofs are aging. That is not in dispute. The issue is whether immediate, community-wide replacement is required without regard to actual condition, staging, or affordability. Nothing in the record supports that conclusion.

7. Preventative Approach

The Board argues that replacing roofs before they fail is a sound preventative strategy. In principle, that is correct. Preventative maintenance is preferable to emergency repairs. However, invoking this principle here does not justify the scale, cost, or structure of the current proposal.

A true preventative strategy involves careful assessment of actual conditions, not assumptions based on age alone. It also requires financial planning, clear scope prioritization, and transparency in execution.

The Board has not presented a condition-based replacement schedule, structure-by-structure ratings, or any technical documentation that supports an immediate, community-wide replacement. Members have not been shown which roofs were determined to need near-term replacement and which could reasonably continue in service. No criteria have been disclosed to distinguish urgent conditions from manageable wear.

Even the Board's timeline undercuts its urgency narrative. The Board's own statements acknowledge a multi-year construction window. If full replacement is not so time-sensitive as to require immediate execution, then a phased approach remains both viable and preferable.

Further undermining the preventative claim is the Board's actual conduct. Since taking office in October 2023, the Board has reduced dues, slashed reserve contributions, and declined to conduct a required reserve study for fiscal year 2025. These actions are inconsistent with any serious preventative strategy. Rather than plan for replacement needs that were already known, the Board deferred action and depleted resources. It is now using the consequences of that deferral to justify an urgent call for assessments.

Preventative maintenance requires foresight, financial discipline, and member engagement. The current proposal reflects none of those elements. It asks members to fund an all-at-once capital project without disclosing the criteria, condition data, or financial safeguards that would justify such a sweeping action.

The central issue is not whether preventative replacement is valid in theory. It is whether the facts support this particular implementation. As presented, they do not.

8. Cost of Band-Aid Solutions

The Board contends that continued repairs would cost between $2.5 million and $3.75 million over the next 25 years, based on an annual projection of $100,000 to $150,000 in tune-up expenses. This argument is intended to make the proposed $3 million replacement project seem cost-effective by comparison. However, the analysis is fundamentally flawed and misleading.

It is well accepted that many roofs are reaching the end of their useful life. That does not justify immediate replacement of all roofs regardless of condition. Nor does it support the idea that repair costs will persist indefinitely at the highest levels if no full-scale replacement is undertaken.

The Board's estimate is based on the false assumption that all roofs would remain in place and require annual repairs for 25 years. That's like assuming your car will need four new tires every year for the next two decades without ever replacing the vehicle. It's not just pessimistic, it's statistically improbable and is not a realistic maintenance model. A responsible approach would involve targeted roof replacements based on actual condition, combined with interim repairs for those still in serviceable shape. Such a strategy would significantly reduce long-term repair costs and spread capital spending over time.

Additionally, the Board's claim that $3 million in repairs would result in no new roofs exaggerates the downside of phased replacement. In truth, many of the most deteriorated roofs would be replaced early in a phased plan. This would drive down future repair needs while preserving reserves and minimizing the need for large special assessments.

The comparison also ignores inflation, financing options, and the opportunity cost of depleted reserves. A full replacement now drains financial resources and eliminates flexibility for future needs. A phased model, combined with financing, would allow the Association to match expenses to actual need and available capital.

The real question is not whether repairs alone are a long-term solution. It is whether the proposed replacement scope and cost are justified at this time. The Board has presented a false binary: spend $3 million now, or spend even more later on endless patching. That framing is inaccurate and unhelpful.

A fact-driven, condition-based, and financially phased approach is both possible and responsible. It avoids waste, reduces financial shock, and ensures that money is spent where it is actually needed.

9. Cost Estimates

The Board states that the Association has secured a contractor to complete the roof replacement project for approximately $3.0 million. This is compared to a $3.9 million estimate in the reserve study, and the Board presents this as a $1 million savings. That claim is misleading.

It is well accepted that most roofs are reaching the end of their useful life. But this does not mean that full replacement of all roofs at once is necessary, nor does it validate the way the project cost has been framed.

The quoted $3.0 million figure does not include the cost of structural repairs. The Board has admitted that these repairs will be assessed only after roofs are removed. That means the true cost of the project is not yet known. There is no guarantee that the final amount will be anywhere near $3.0 million. The potential cost of structural remediation, including dry rot, framing deficiencies, chimney damage, or other latent conditions, is not optional. It is an unavoidable part of the actual cost, and it is not reflected in the advertised total.

The claim of a $1 million savings is therefore speculative at best. It compares an incomplete, to-be-determined project cost against a general reserve study placeholder. Until firm bids are obtained that cover the entire scope, including contingencies, there is no meaningful savings to present.

This type of presentation pressures the membership into believing that the community is securing a bargain. In reality, it encourages a rushed decision without proper cost disclosure or risk analysis. A true cost-benefit evaluation cannot be made until all relevant figures are known and shared with the membership.

Responsible planning would require disclosure of the full contract, all anticipated change orders, and a contingency budget. None of that has been provided. Instead, the Board is offering a partially priced proposal with undefined risks and claiming financial prudence.

The roofs may be aging, but that does not excuse incomplete or misleading cost information. Members deserve transparency before being asked to vote on a project of this scale.

10. Gutters: Value Added Bonus?

The Board states that rain gutters will be included in the project and presents this as an "added benefit." It claims that gutters are now required by code and will help protect foundations by improving drainage. While proper drainage is important, this element of the project has not been properly disclosed or justified.

The cost of adding gutters has not been separately disclosed. If this is truly an "added benefit," then members are entitled to know how much of the $3 million project cost is attributable to the installation of gutters. That figure has not been provided, and no line-item budget has been shared. It is unclear whether the Board obtained separate bids for the gutter work, whether that component was competitively priced, or whether it was simply bundled into the base contract without independent analysis.

Further, gutters require adequate connection to functional drainage infrastructure. Absent that, runoff is simply diverted to the same perimeter areas the gutters are purportedly designed to protect. Installing gutters without corresponding drainage capacity risks accelerating, not preventing, erosion and water intrusion.

While improved drainage is a valid objective, that objective must be balanced against cost, necessity, and property-specific conditions. Some structures may already have partial drainage systems or grading sufficient to manage runoff without retrofitting. A blanket, community-wide gutter retrofit, without any assessment of site-specific need or effectiveness, raises questions of scope inflation and financial waste.

If the Board intends to include gutter installation as part of this capital project, it must treat it as a discrete scope item, one that is clearly disclosed, accurately costed, and supported by documentation of need. Bundling it into a multimillion-dollar project and labeling it a "benefit" does not meet that standard. It obscures the true cost and substitutes generalizations for informed member review.

11. Property Values

The Board asserts that replacing all roofs will enhance property values and make refinancing or resale easier for owners. While that outcome may be possible in theory, the claim is incomplete and ignores other key financial risks tied to the proposal.

Enhancing value requires more than new shingles. It requires financial stability, sound planning, and confidence that the Association is operating responsibly.

Lenders and buyers do not evaluate roof condition in isolation. They also examine the financial profile of the HOA, including its reserves, dues trends, history of special assessments, and compliance with federal lending standards. A project that drains 80% of reserves and imposes a $3,500 special assessment can undermine that financial profile, making lending more difficult rather than easier.

The proposal also raises concerns under Federal Housing Administration (FHA) lending guidelines. FHA loans require that associations maintain minimum reserve balances and contribute at least 10% of their operating budget to reserves. By depleting reserves and failing to implement a replenishment plan, the Board risks triggering or prolonging ineligibility for FHA and VA certification. That has a direct impact on resale options and refinance opportunities for owners, particularly those seeking affordable financing.

In fact, the Association has already faced lending barriers in recent years. Several members have encountered delays or outright denials when trying to secure FHA-backed loans due to reserve shortfalls, governance concerns, or special assessment history. These issues are real and ongoing. Installing new roofs without addressing the underlying financial concerns does not eliminate them.

The Board has not provided any appraisal data or lender statements supporting its claim that this project will improve property values or lending outcomes. It has not shown that the net effect of this proposal will be positive once reserve depletion and assessment fatigue are taken into account.

The core obligation to maintain, repair, and replace roofs already exists under the Davis-Stirling Act and our CC&Rs. Members are not receiving a gift. They are being asked to pre-fund work the Association is already responsible for performing. Whether that work adds or subtracts from property value depends entirely on how it is financed, implemented, and disclosed. The Board has not made that case.

12. Solar Panel Coordination

The Board states that eight units have solar panels that must be temporarily removed to allow for roof work, and that these owners are responsible for removal and reinstallation. I am one of those eight solar owners. My system includes 24 high-capacity solar panels, installed by a licensed contractor with a 20+ year performance and installation warranty, a standard coverage period in the industry. I am aware that at least seven of the eight systems were installed within the past three years. These are modern, high-efficiency systems under active warranty. In fact, the vendor I selected has since installed at least two additional systems in the community.

What the Board fails to acknowledge is that solar owners acted in reliance on material representations made by the Association at the time. To avoid compromising my legal position, I will simply state the obvious: members who invested $30,000, $40,000, or $50,000 in permanent solar improvements did so with no anticipation that major roof replacement would be required just one to five years later.

Now, members who acted in good faith and invested substantially in their homes are being asked to absorb the cost, logistical burden, and warranty risk of forced system removal.

This is not merely an operational inconvenience. It is the direct result of the Board's disregard for the legitimate expectations of members who pursued permitted, Board-approved property upgrades based on the information available to them at the time.

13. Full Scope

The Board states that the project will cover all community roofs, including the clubhouse and six buildings previously identified as having longer remaining useful life, so that every owner receives the benefit of a new roof and manufacturer warranties.

This is framed as a universal benefit, but it reflects a serious planning failure. Replacing roofs that are not yet due for replacement contradicts core principles of reserve management, which require careful forecasting of useful life, asset tracking, and staged capital expenditures. Accelerating the replacement of components that still have usable life remaining wastes existing asset value and increases the financial burden on members for work that could have been responsibly deferred.

The six buildings referenced by the Board were previously identified, both internally and in public board meetings, as not requiring near-term replacement. No explanation has been provided for the change in scope. The Board has released no updated inspection reports, no revised reserve study, and no cost-benefit analysis to justify its decision to include those buildings now.

Moreover, the claim that every owner "receives the benefit" of a full warranty is misleading. The HOA has provided no evidence that the warranty extends beyond roofing materials. There is no indication that labor, workmanship, or incidental property damage resulting from leaks or failures would be covered by the manufacturer or installer, whether the failure occurs this year, next year, or ten years from now. The Board has likewise offered no assurance that the manufacturer or installer will be in business for the full duration of the purported 20-25-year warranty period. Simply stating that a warranty exists does not mean it offers meaningful protection.

The benefit of this scope expansion is largely theoretical. The cost is immediate, substantial, and borne by every member. Many owners would prefer a phased approach that preserves reserve stability and aligns replacement with actual condition, not a politically expedient "all-at-once" strategy based on a negotiated contract or a desire to avoid future accountability.

A full, community-wide roofing replacement, without clear justification, updated assessments, or fiscal constraint, is not a benefit. It is a discretionary scope expansion that raises serious concerns about proportionality, transparency, and sound financial governance.

Replacing good roofs early is a bit like throwing out the milk because the sell-by date is next week. Wasteful, unnecessary, and bound to leave a sour taste.

14. Fire Hardening

The Board states that the roofing upgrades will include fire-resistant materials, such as metal flashing and concrete boards where feasible, to enhance the fire safety of the community.

This is a commendable component of the proposal. In a region like ours, where wildfire risk is real and growing, improving structural resilience is a responsible objective. The use of non-combustible materials has the potential to increase safety, reduce future loss exposure, and potentially assist with insurance compliance and underwriting.

That said, the details remain vague. The phrase "where feasible" is undefined. The Board has not disclosed whether fire-resistant materials will be installed consistently across all structures or only in select locations. There has been no public disclosure of materials specifications, cost estimates for this enhancement, or confirmation that the fire-resistance measures meet applicable building codes or CalFire standards.

To evaluate this component properly, homeowners need to know whether it is a universal upgrade or a partial one, and whether the additional cost is proportionate to the benefit. A breakdown of what materials will be used, how their use is being prioritized, and what testing or certification they carry should be provided.

If done comprehensively and transparently, this element of the project could provide meaningful long-term protection and is worth supporting. But like every element of a major capital project, it should be clearly defined, costed, and supported with documentation.

15. Reserve Allocation and Assessment Justification

The Board states that the HOA currently has approximately $2 million in reserves, with about 80% of that amount earmarked for this roofing project. The proposed special assessment, it says, will cover the remaining funding needed to complete the project in full.

This is perhaps the most troubling aspect of the entire proposal.

Reserves exist not only to fund major repair projects, but to protect the Association from operational volatility, emergency repairs, and cash-flow shortfalls. To spend down 80% of reserves on a single capital improvement, without maintaining adequate liquidity, without a replenishment plan, and without an analysis of future capital needs, is financially reckless.

The Board's plan will leave the Association exposed. The next unanticipated failure, be it concrete, plumbing, clubhouse retaining walls, or insurance deductible, will likely trigger another special assessment or an emergency dues increase. That is not planning. It is short-sighted crisis budgeting.

Moreover, the proposal violates best practices for reserve management, and likely runs afoul of federal lending standards. FHA and other federally backed loan programs require that HOAs maintain a minimum level of reserve funding and dedicate at least 10% of their annual operating budget to reserves. By draining reserves and using them as a matching fund for an oversized capital project, the Board places the Association's lending eligibility, and member liquidity, at risk.

The issue is not just the cost of the roofing project. It is the decision to fund it through financial exhaustion, instead of through phased planning, modest dues adjustments, and responsible forecasting.

A $3 million project funded by 80% of existing reserves and a $1.02 million special assessment is not sound budgeting. It is an admission of planning failure, and it sets the stage for continued financial instability.

16. Real Talk

Sure, $3,500 for a new roof sounds like a steal, until you realize the fine print includes draining our reserves, risking lending eligibility, and betting that no other building breaks down for the next decade. The true cost includes the depletion of 80% of our reserves, increased financial exposure to future emergencies, and long-term harm to both our lending eligibility and operational stability. These are not abstract concerns. They are real and measurable risks that directly affect property values, loan availability, and our ability to respond to future needs.

The Board insists that this project will enhance property values. That is misleading. The obligation to maintain, repair, and replace common area roofing is already required under the Davis-Stirling Act and our CC&Rs. No homeowner is receiving a gift. We are being asked to prepay for work the Association is already legally required to perform. That work could be done incrementally, based on actual condition, with far less disruption and financial strain.

Adding to the problem is the Board's conduct leading up to this vote. In 2024, dues were reduced. In 2025, they were frozen again. Reserve contributions were slashed. These choices left more than $211,000 in unrealized revenue on the table. This happened despite repeated warnings from the prior Board and professional management that continuing capital contributions were essential to maintaining our long-term fiscal health. Rather than plan for aging roofs, the Board deferred action and is now using the result of that deferral to justify an extraordinary special assessment.

The real question is not whether the roofs are aging. They are. The real question is whether the Association should impose a lump-sum special assessment to pay for full replacement of every roof, including those with years of remaining life, without phasing, without condition-based justification, and without protecting reserves. That question deserves a more responsible answer.

So what does a responsible alternative look like?

A phased six-year plan. A capital improvement loan of $1.5 million to partially finance the work. An eight-year repayment schedule to ease the burden on homeowners. A prepayment discount for those who wish to pay upfront. This is not radical. It is measured and achievable and customary. It would preserve reserves, reduce the shock of immediate assessments, and allow the community to proceed with transparency and fairness.

If the Board refuses to consider a balanced plan, members should ask why. Governance should not be about creating a sense of crisis to justify extreme measures. It should be about foresight, fairness, and fiscal responsibility.

I am proud of the work done by the prior Board to stabilize the Association's finances. That progress was real and should not be reversed by a proposal that fails to follow basic financial standards. Special assessments are not supposed to backfill foreseeable expenses as a matter of law. They are intended for unforeseen events. Roof replacement is not unforeseen. It was forecasted and known.

This assessment proposal reflects a sequence of voluntary decisions of the very Board asking for money now: dues reductions, reserve cuts, and budget shortfalls. Voting to approve this plan as written would validate those choices and expose us to future instability.

I am not raising these concerns for the sake of opposition. I am offering real, practical solutions. You have your ballot. I urge every homeowner to vote NO on the $3,500 special assessment as currently structured. Return it to the Board and ask for a better plan that meets the needs of the community while respecting the financial capacity of its members.

I also encourage you to do your own research. As homeowners, you have the legal right to inspect all financial records for this fiscal year and the two prior years. That includes annual budgets, audits, full reserve studies, bank statements, general ledgers, vendor contracts, and invoices. Request these documents and review them.

You are also entitled to obtain public records from the City, including roofing permits for Conejo View and Argos for the past 30 years. These are public documents. Use them. Inform yourself. The facts are available to anyone willing to ask.

I speak as an experienced Director, an advocate for HOA residents and owners, and a Florida-licensed community association manager, where construction standards and HOA laws are now largely parallel with California. I appreciate the effort and recognize that roof planning isn't glamorous work, but neither is writing a $3,500 check for a plan that needs a second draft.

Thank you for your time.

Douglas Kruschen