

# 1. Exhibit M Board Email

**aimtodogood@gmail.com**

---

**From:** tara-condos <tara.condos.sc@gmail.com>  
**Sent:** Saturday, September 27, 2025 10:57 AM  
**To:** undisclosed-recipients:  
**Subject:** Proposed Insurance amendments to Tara CC&R's

To the Tara Members:

As many of you know, the Board has initiated a vote on proposed amendments to the Declaration concerning insurance responsibilities. These changes are being pursued not out of convenience or cost-shifting, but out of necessity—to ensure that your monthly assessment remains affordable and our properties remain insured.

The cost of maintaining the type of master insurance policy the Association has historically carried has become unsustainable. If we were to continue with the current master insurance policy, the insurance premiums would place an overwhelming burden on the Association's finances and, by extension, on each of you as homeowners. The proposed changes are designed to give owners more control over their individual property coverage while protecting the Association's ability to function responsibly and avoid financial crisis.

Importantly, the Board has sought and received legal counsel throughout this process. The procedures being used, including the voting method and content of the proposed amendments, were developed with the assistance of the Association's attorneys to ensure full compliance with Arizona law. While Ms. Marx has raised concerns, we want members to understand that the process being followed was crafted in consultation with legal professionals to help the Association and its members continue to access essential insurance coverage in an era of rapidly rising costs.

The Board wants to be clear; the Association is not walking away from its obligations. We are implementing a plan that allows us all to preserve insurance coverage and financial stability. Without this shift, the viability of homeownership at Tara would be severely compromised.

We appreciate Ms. Marx's passion and the engagement she brings to these issues. Constructive criticism plays an important role in community governance. That said, we hope that members who identify potential pitfalls in the proposed amendments will also work with us to find solutions so that we can improve the language and outcome together, rather than focus solely on disagreement.

Thank you for your continued interest in keeping Tara a strong and sustainable community. If you have questions, ideas, or concerns, we welcome you to reach out directly to the Board.

--

Sincerely,  
The Tara Condominiums Association Board

web: <http://tara-condos-sc.communitysite.com>  
email: [tara.condos.cs@gmail.com](mailto:tara.condos.cs@gmail.com)