The Dunes Condominium Owners' Association, Inc. (DCOA)

August 5, 2025 (Corrected)

To: DCOA Owners,

DCOA's annual insurance costs for the 2025-2026 policy periods will be more than the insurance costs budgeted in the current (2025) budget. Insurance renewals have been finalized, and the annualized insurance costs are approximately $190,000 more than the insurance costs in the 2025 Budget. Most of the insurance premiums are being financed with monthly payments.

The DCOA Board is funding the additional costs via special monthly insurance assessments **commencing with the month of September 2025 and ending with August 2026** as follows (shown with the 2025 monthly dues and the total of both):

	INSURANCE ASSESSMENTS		2025 Dues	Total with Dues
TYPE	**SIZE**	**MONTHLY**		
A	**3 Bedroom**	**334**	778	1,112
B	**2 Bedroom**	**252**	587	839
C	**1 Bedroom**	**190**	443	633
Commercial		**52**	121	173

Monthly payments must be received by the 10th of each month in order to avoid late fees and interest. As usual, assessment payments can be made in advance. **If paying the total additional insurance assessments in advance, the total is $4,008, $3,024, and $2,280 for three, two, and one-bedroom units and $624 for the commercial unit.** Payments are to be made to The Dunes Condominium Owners' Association, Inc. and should include your unit number. All payments should be mailed to: The Dunes Condominium Owners' Association, Inc., P.O. Box 5035, Gulf Shores, AL 36547.

If you want automatic monthly withdrawals for the special assessments, complete the ACH withdrawal form (which is attached and also available on the DCOA web site) and submit as described on the form. To be effective for September dues, the ACH form needs to be received no later than August 20, 2025.

If you have any questions, please contact me.

Regards,

Thomas W. Walters
205-903-7000
thomaswwalters@msn.com