FACT CHECKING: The $2 Million Special Assessment

William Mills - September 15, 2026

CAST YOUR BALLOT. VOTE NO.

Do not assume that not voting helps defeat this assessment. It may do the opposite.

Cantrice has **98 units**. California law requires member approval of a special assessment over the statutory threshold by a **majority of a quorum**. **[Civil Code §5605(b)]**

That means if only **50 valid ballots** are cast, **26 YES votes could potentially approve the assessment**.

So if you oppose this assessment:

DO NOT SIT THIS OUT.
DO NOT THROW YOUR BALLOT AWAY.
CAST YOUR BALLOT AND VOTE NO.

The Board recently called itself your **“trusted source of accurate information.”**

Before voting on a **$1,999,999.60 special assessment**, compare that claim against the Board’s own written statements and the law.

Here is the fact check.

☐ 1. “Contractor quotes are not permitted to be given to homeowners.”

FALSE.

California law does not categorically prohibit an HOA from giving contractor information to homeowners.

California law specifically defines **executed contracts** and **written Board approval of vendor or contractor proposals or invoices** as Association records. **[Civil Code §5200(a)(4)-(5)]**

There is a big difference between:

“We are not required to produce a particular preliminary quote”

and

“We are not permitted to give it to homeowners.”

The Board told owners the second one.

When I served as Board President, we gave owners all three contractor proposals for the pool-area concrete project because we believed owners deserved transparency.

The current Board is choosing secrecy and presenting that choice as a legal prohibition.

☐ 2. “Our legal counsel says…”

MISLEADING.

Attorney-client privilege may allow the Association to keep legal advice confidential.

But the privilege can be waived by the holder. **[Evidence Code §912(a)]**

When I served as Board President and the Board considered patio expansions, we distributed the legal analysis to owners so they could see why the Board believed the action was lawful.

The current Board can choose transparency too.

If the Board wants owners to rely on legal conclusions before approving nearly $2 million:

Show the analysis, or show the actual law.

“Our lawyer says so” is not proof.

☐ 3. “Roofing costs increased 30% from 2025 to 2026.”

UNPROVEN.

The Board says roofing costs increased **30% in one year. [Cantrice Court, “Why Roofs Are Needed Now,” Sept. 11, 2026, §1, “Today’s Financial Situation — How Did We Get Here?”]**

The 2025 and 2026 roofing projects were already completed.

I requested the records for both projects.

The Association refused to provide the complete comparable records needed to verify that claim.

Those records should make verification simple:

✓ **Executed contracts**
✓ **Approved proposals**
✓ **Invoices**
✓ **Payment records**
✓ **Board approvals**

California law specifically identifies executed contracts and written Board approval of contractor proposals or invoices as Association records. **[Civil Code §5200(a)(4)-(5)]**

If the 30% claim is true:

Produce the 2025 records.
Produce the 2026 records.
Show the calculation.

Owners should not be expected to accept an unsupported percentage simply because the Board repeats it.

☐ 4. The special assessment and the bank loan are being presented as though they are one thing.

MISLEADING.

Owners are **not voting to approve the bank loan.**

The ballot asks owners to approve a fixed:

$1,999,999.60 SPECIAL ASSESSMENT

equal to:

$20,408.16 PER UNIT

If approved, that assessment will be applied equally to every unit. **[Cantrice Court Special Assessment Ballot Letter, Sept. 1, 2026, §1]**

The same ballot says the Association loan had **not yet been approved/finalized by the lending bank. [Cantrice Court Special Assessment Ballot Letter, Sept. 1, 2026, §1]**

So there are two separate obligations:

OWNER → HOA: fixed $20,408.16 assessment

HOA → BANK: separate loan based on what the Association actually borrows

They are not the same thing.

☐ 5. The Board's loan explanation makes it sound as though the $2 million assessment simply equals the amount borrowed.

MISLEADING.

The Board says the loan will operate as a line of credit with a maximum draw of $2 million.

It says money will be drawn only as roofing invoices are submitted, the bank will pay the roofing contractor directly, and after the 12-month draw period the loan becomes a term loan for **the amount actually drawn. [Cantrice Court, "Additional Information," Sept. 11, 2026, §3, "Association Loan"]**

So if actual roofing invoices total about:

$1.6 million

then the Association may borrow about:

$1.6 million

while owners have authorized:

$1,999,999.60 in assessments.

Those numbers are not automatically the same.

☐ 6. "There is no excess money."

FALSE.

The Board's ballot says:

Expected roof cost: around $1.6 million

Special assessment: $1,999,999.60

The ballot even contains a section titled:

"Special Assessment — Unused Money to Replenish Reserves."

It states:

"Any amount of the $2 million special assessment that was not used for the roof replacement project will be used to fund the Association's reserves."

[Cantrice Court Special Assessment Ballot Letter, Sept. 1, 2026, §4, "Special Assessment — Unused Money to Replenish Reserves"]

Now the Board says there is somehow "no excess money" because assessment payments will first repay the loan and unused amounts may not reach reserves until years later.

That explains **when** the money moves.

It does not change:

the amount owners authorize,
the actual cost of the roofs,
the amount actually borrowed,
or the Board's own statement that unused assessment proceeds will eventually replenish reserves.

☐ 7. "The money does not go into reserves until later."

MISLEADING.

California law states:

“An association shall not impose or collect an assessment or fee that exceeds the amount necessary to defray the costs for which it is levied.” **[Civil Code §5600(b)]**

The ballot says the $1,999,999.60 assessment is **“for a roof replacement project.” [Cantrice Court Special Assessment Ballot Letter, Sept. 1, 2026, §1]**

The same ballot says the Board expects the roof work to cost around **$1.6 million** and that unused assessment money will replenish reserves. **[Cantrice Court Special Assessment Ballot Letter, Sept. 1, 2026, §4]**

So the real question is not:

When does unused money reach reserves?

The real question is:

Why is nearly $2 million necessary for the cost for which this assessment is being levied?

The Board should prove the answer with documents.

☐ 8. The owner’s assessment is fixed — but the bank loan is variable.

MISLEADING.

The Board tells owners that their special-assessment obligation is:

$20,408.16 per unit.

Owners may pay the entire amount or use the Association’s installment plan. **[Cantrice Court Special Assessment Ballot Letter, Sept. 1, 2026, §1; Cantrice Court, “Additional Information,” Sept. 11, 2026, §§1.1-1.2]**

At the same time, the Board says the Association’s bank loan will be drawn progressively against actual roofing invoices and converted into a term loan for the amount actually drawn. **[Cantrice Court, “Additional Information,” Sept. 11, 2026, §3, “Association Loan”]**

So:

OWNER ASSESSMENT: fixed at $20,408.16

while

HOA BANK DEBT: based on the amount actually borrowed

Those amounts do not automatically equal each other.

☐ 9. Owners have enough information to independently verify the proposal.

FALSE.

Before asking homeowners to authorize nearly $2 million, the Board should provide:

✓ The approximately $1.6 million roofing proposal or contract

✓ **The complete 2025 roofing records**

✓ **The complete 2026 roofing records**

✓ **The records and calculation proving the claimed 30% increase**

✓ **The final loan agreement and actual financing terms**

✓ **The calculation supporting the roughly $400,000 difference**

✓ **The legal authority supporting the assessment and financing structure**

✓ **A clear explanation of why a fixed $1,999,999.60 assessment is necessary when the bank loan is drawn only against actual roofing invoices**

This is not complicated.

Trust Requires Proof

The Board calls itself your:

"trusted source of accurate information."

Then prove it.

A trusted source does not tell owners disclosure is legally prohibited when the law does not say that.

A trusted source does not claim a 30% cost increase while refusing to provide the comparable completed-project records that could verify it.

A trusted source does not repeatedly invoke undisclosed attorneys instead of showing owners the legal basis for its claims.

A trusted source does not blur a fixed **$1,999,999.60 assessment** together with a separate, later, variable bank loan.

And a trusted source should not tell owners there is **"no excess money"** when its own ballot expressly says:

"Special Assessment — Unused Money to Replenish Reserves."

[Cantrice Court Special Assessment Ballot Letter, Sept. 1, 2026, §4]

This Written Record Matters

The Board's latest email is now part of the written record surrounding this vote.

If this assessment is approved, the Board's statements about:

the approximately $1.6 million roofing cost,
the additional roughly $400,000,
the claimed 30% increase,
the $1,999,999.60 special assessment,

the separate bank loan,
the collection structure,
the future use of unused assessment proceeds,
and the claimed prohibition on providing contractor information

can later be compared against the actual contracts, invoices, loan documents, assessment collections, expenditures, governing documents, and California law.

Approval does not erase what owners were told before they voted.

VOTE NO.

A NO vote does not mean roofs should never be replaced.

It means:

PRODUCE THE RECORDS.

PROVE THE NUMBERS.

SHOW THE LAW.

EXPLAIN THE DIFFERENCE BETWEEN THE NEARLY $2 MILLION ASSESSMENT AND THE ACTUAL BANK LOAN.

STOP ASKING OWNERS TO ACCEPT UNSUPPORTED CLAIMS AS FACT.

COME BACK WITH A PROPOSAL OWNERS CAN ACTUALLY VERIFY.

CAST YOUR BALLOT. VOTE NO — NEARLY $2 MILLION REQUIRES PROOF, NOT BLIND TRUST.

Sincerely, William Mills