

**Roof Repairs and Replacement**

**Purpose:**

- To establish a policy for the repair and replacement of unit roofs due to ordinary wear and tear and all other causes
- To clarify the intent of the Association covenants on roof replacement/repair and funding.

**Explanation:**

The Board has calculated a specific amount of the monthly dues paid by Owners to be set aside in a Reserve Fund for roof replacement. As has been established in Policy 502-106, House Painting, not all units are the same size, and therefore, a standard-sized home was established. Similarly, the Board hereby clarifies its calculation of a Standard-sized Roof to determine funding of the Reserve Fund. The Standard-sized Roof for one-half of a duplex is 30 squares, and for a Villa, 35 squares. As is the case in our House Painting policy, the Owner will be responsible for the above-standard-sized costs.

Owners are responsible for carrying all necessary risk and replacement cost insurance on their dwellings, and for determining for themselves the amount of the deductible for their coverage. At this time, Owners' deductibles range generally from \$2,500, with the lowest premiums, down to \$250, with the highest premiums. In the case of loss due to any covered event, Owners are responsible for this deductible.

It is anticipated that a roof will last 20 years before needing replacement, and it is on this expectation that the calculation of the per-month portion of the dues for deposit into the Reserve Fund has been based. The Association is responsible for the replacement of the 20-year or older roof only if it meets the ordinary-wear-and-tear criteria in accordance with Board policies and the Covenants. The cost of any replacement for ordinary wear and tear in less than 20 years would be prorated between the Owner and the Association under Board Policy 505-508, calculated at a rate of 5% per year of age. Example: If a roof needs replacement due to ordinary wear and tear under Board Policy 505-208 in fifteen years following installation, the Association would be responsible for 75% (15 X 5%) of the cost for the Standard-sized Roof, and the Owner would be responsible for 25% (5 X 5%) of the cost, plus 100% of the above-standard-sized costs.

**Procedure:**

Emergency repairs shall be completed by the Owner or Owner's insurance company, such as covering exposed areas, in the least amount of time possible. In emergency situations, the Owner shall directly notify any member of the RMARC listed in the back pages of the Association directory to advise of the damage, rather than to leave a message on the Help Line. In all instances where a roof repair or replacement is required, a request form shall be submitted to the RMARC for approval.

The Association will contract for all roof replacements under the ordinary-wear-and-tear policy, and will be solely responsible for the determination of the need for same.

For damage claims, the Owner should contact their insurance company and follow its procedures. Experience indicates that an insurance company will either send out an adjuster or ask the Owner to contact one of the company's preferred roofing contractors first, and if there is any damage, the Owner would then file a claim. All companies will replace to a like kind and quality type 30-year roof.

Both sides of a duplex roof shall be repaired or replaced at the same time, and the Owners of the duplex shall coordinate with one another and their insurance companies for replacement using the same contractor. If the Owners are unable to reach an agreement, the Board will provide arbitration.

Upon completion of the repair or replacement, the roof shall be inspected by the Association's maintenance manager before the Owner signs off with and pays the insurance company.

**Association Specifications:**

A reputable contractor, approved in advance by the RMARC, shall be used.

The existing roof must be removed prior to installation of a replacement roof.

The color and weight shall be the same as original, or as close as possible.

The type and design shall be GAF-ELK Timberline Prestique 30 High Definition Weathered Wood with 30 Year Ltd. Manufacturers Warranty with comparable weight and color ridge shingles. A 30-pound underlay is to be used.

The warranty must be for 30 years, to withstand 70 MPH wind strength, and meet ASTM-D 3462 codes.

Covenants Article VI, Section 6, requires that the insurance proceeds paid to the Owner be used to restore the Townhome Unit to substantially the same condition in which it existed prior to being damaged.

Owners of a duplex unit shall be responsible for coordinating the contractor and the color, design and type of shingle in accordance with their insurance companies' policies.

A request form shall be submitted to the RMARC for approval and record-keeping purposes prior to the commencement of any repair or replacement.

The Owner shall notify RMARC upon completion of project so that an inspection can be made as set out above.

Where roof replacement is paid for through an allowed claim under the Owner's insurance policy, the Association will reimburse the Owner in the amount of \$500.

Approved by the Board of Directors on May 19, 2008

Revised and approved by the Board of Directors on October 18, 2010