

Forbes Woods HOA
Leak Policy
Effective: October 2015

We provide emergency services 24 hours a day, seven days a week. HOA-ENC Management Company will respond to all emergencies. If there is water damage to a building or a leak, call HOA-ENC Management Company as soon as possible 252-378-2313. If your call still needs to be answered, we will call back within 15-20 minutes from a HOA-ENC Management Company representative. When HOA-ENC Management Company receives a call from a homeowner reporting a physical damage primarily relating to water damage, the following actions are initiated and completed per the approval of the Forbes Woods Board of Directors.

This policy can be changed at any time at the discretion of the Board, but the owners will be notified of the new changes.

1. Upon receiving an emergency water damage call, HOA-ENC Management Company will dispatch a plumber to respond to the problem or issue and tell the homeowner/tenant to cut the water off.
2. The management company will contact the owners/tenants of any units involved in the leak to get the plumber in to investigate. If the management company can't speak with a homeowner/tenant, the management company has a right to call a locksmith to the unit to open the unit up for the plumber. The locksmith cost is a minimum of \$75 and will be billed back to the owner per board approval. IT IS THE OWNER'S RESPONSIBILITY TO KEEP THE MANAGEMENT COMPANY UPDATED WITH THEIR CONTACT INFORMATION.
3. Upon arrival at the property, the plumber will follow the below procedures.
 - a. Plumber will locate the source of the leak and will try to "stop" the water from causing further damage.
 - b. The plumber will let the HOA-ENC Management Company representative know where the leak was coming from so the representative can determine who is responsible for the damage and repair (Forbes Woods HOA or Owner). Pictures will be taken by the plumber to be shown to the management company for their files.
 - c. If it is determined that it is an HOA-ENC repair, the plumber will repair it if possible. If it is an Owner repair, the owner will be notified what the cause of the leak was and that it is their responsibility to hire a person to repair it ASAP.
 - d. Before the plumber leaves, an initial assessment of the damage will be made – is water extraction needed and what has been damaged by the water that will need to be repaired. The plumber will notify the representative of HOA-ENC Management Company and let the representative know what the damage assessment was.

e. If the water damage is the association's responsibility and water extraction is needed the HOA-ENC Management representative will call out a mitigation contractor (Pinnacle Carpet Care, MSI, or 24 Restore) to start the water extraction and the drying process. If the water damages another unit but it is determined that the Owner of the unit where the leak originated is responsible, the HOA-ENC Management representative will call out a mitigation contractor (ex. Pinnacle Carpet Care, MSI, or 24 Restore) to start the extraction of water and the drying process. Upon approval of the Board, this will be billed back to the owner of the unit of where the water damage originated. If the water damages only the unit that it originates in and it is determined that the Owner is responsible for the repair, the owner will be responsible for calling any mitigation contractor within the next 24/36 hours to start the extraction of water and the drying process.

f. In all cases, the mitigation contractor will take pictures to support the findings and the damages.

4. If the damages and repairs are the responsibility of the OWNER, HOA-ENC Management Company will suggest that the owner to contact their insurance agent to inform them of the situation. The Master Insurance Policy deducts \$5,000.00 and only makes repairs to bring the unit back to its original construction. If the unit has "betterments," the owner/owner's insurance pays the difference. If the homeowner places a claim or if the Association places a claim, the owner could be assessed the \$5,000.00 deductible from the HOA Board. Placing claims on the master policy can lead to premiums rising and/or the insurance company dropping the HOA.

5. If the damages and repairs, in their unit, are the responsibility of the OWNER, the OWNER has up to 7 days from the day the water damage occurred to START getting the unit repaired back. If this does not happen, the Association could intervene and decide to repair the unit back to its "original" construction and bill the owner back the costs of the repairs. If this is a repeated leak within 8 days from the original leak (in the same location), there will be no insurance coverage. If the damages and repairs are the responsibility of a UNIT OWNER but in a unit other than the responsible owner's unit, after the drying process is done the management company will issue a work order to a contractor of the Board's choice to make the necessary repairs to the unit back to its "original" construction. The Board than will assess the cost of the repairs to the owner of who is responsible for the repairs. If the damages and repairs are the responsibility of the ASSOCIATION, the management company will issue a work order to a contractor of the Board's choice to make the necessary repairs to the unit back to its "original" construction. Responsibility of the ASSOCIATION

1. If a leak originates in a common element or due to the acts or omissions of the Association or its agents.
2. If a pipe bursts between the walls of the units, or outside the walls.
3. If a pipe bursts in the ceiling. Responsibility of the OWNER
 1. Leaks originating within the unit boundaries due to the acts or omissions of the owner, tenant, agent, or guests.

2. Leaks that cannot be attributed to the acts or omissions of a unit owner or the Association, damages to the limited common element itself will be repaired by the Association and assessed any other limited common expense to the unit owners to which the limited common element is assigned.

3. If a leak originates from inside the unit.

4. If a leak originates from a toilet, sink, shower, tub, washing machine, water heater, or garbage disposal.

5. If a leak originates from a supply line inside the unit from an icemaker, A/C, etc.