

## Unit Maintenance and Upkeep Policy

Effective: September 2015

The FWHOA insurance policy is the primary insurance coverage as understood in the Declarations, as the board has consulted legal advice and also insurance companies input to conclude and address the following issues for the betterment and future of the HOA as a whole. If claims are made against our insurance policy then it sets a track record for what our next premium will be. The insurance company uses the last five years of history to set premiums. That is why this addendum to the rules and regulations is being issued, to protect the HOA, and minimize damages seen by the insurance companies as the most common events involving condos. We understand, and are with everyone, that we want to reduce cost and dues when possible, and we know that these measures will help reduce premiums and produce a better future for all.

The following items are to be in effect as of the date above, and if there are any exceptions to the date it will be specified by line item. Keep in mind that the Board of Directors at their discretion can change these rules and notify each owner in writing at least 30 days before this becomes effective.

We cannot express enough the importance of each unit to obtain and keep an HO 6 policy, which covers the homeowner's personal property, with a \$5,000.00 assessment rider to protect the owner. We know this is not required by the Declarations but is **HIGHLY** advised. The association does not absorb the deductible, cost is levied to the involved unit(s). Most foreclosures in Forbes Woods have involved water claims and assessments.

The condominium act and the Declarations require that a unit owner keep their unit in "GOOD REPAIR." To do this the Owner is responsible to do the following:

- 1) All units need to maintain a 55 degree minimum temperature during the months of November, December, January, February, and March of each year.
- 2) It is recommended that if you are leaving the unit vacant for a length of time to cut off water and have someone routinely inspect your unit while away or vacant.
- 3) We ask all units to place a small amount of food coloring in the tank of the toilet, wait five to seven minutes, and then check to see if a leakage from ball and float assembly is detected. Check floor area after flushing to see if water is evident, also check all water supply lines and drain lines to ALL fixtures. Any leaks or signs thereof are your "good repair" responsibilities.
- 4) All icemaker waterline leaks are assumed to be neglect by the owner.

- 5) All components of air conditioner units are to be maintained and it is the responsibility of the owner. If any leaks come from any components of the air conditioner (like the supply line) it is assumed to be neglect by the owner.
- 6) Please use dryer vent filters and clean often. NO nonmetal vents are allowed.
- 7) All washing machine waterlines are to be replaced every two years, and owner is to keep receipts for proof. If there is NO proof then NO FWHOA insurance coverage for all damage to all units involved. This means that FWHOA will not be the primary coverage in this incident.
- 8) All upstairs water heaters are to have a drain pan installed that drains to the exterior of the building. Some units already have this, and the drain needs to be tested to assure drainage. This will eliminate date and physical inspection requirements in the future. The effective date for this item is January 15, 2016. The cost and securement involved to obtain this item is the unit owner's responsibility. The average cost is estimated to be \$270.00. Installation of any water heaters need to be installed by a licensed and insured contractor. The water heaters should be installed per manufactures recommendations and meets code. Best practice is to include appropriate safety features designed to prevent water leaks, this includes use of drain pans, leak detection, drain line to the exterior of building, etc. Any leaks from the effective date forward that prove failure will be considered neglect. No FWHOA primary insurance will be used in cases involving neglect.

It is not the FWHOA's desire to be in the repair business. This will eliminate all appearance of conflict of interests. If you need a plumber reference, you MAY call H.O.A. Management to see who they use and recommend.

If you discover a leak please shut off water supply, then notify H.O.A. Management. The number for this type of emergency is 252-565-4820 during the daytime working hours, after hours please call the emergency phone at 252-916-8811.

The association is NORMALLY responsible for leaks under slabs, above upstairs ceilings, exterior walls, between floors and waterlines in walls. If neglect is found to be the cause then the cost will be the unit owner's responsibility. Limited common elements are normally repaired by the FWHOA and then can be assessed upon the units involved. All of the above is and will in no way limit an owner's recourse against a leak owner.

The association will also have, starting in 2016, a budgeted line item to clean out the vents and to replace the exterior covers as needed.