

Roof and Gutter Guidelines

Las Brisas Home Owners Association

In conjunction with Articles 5.2J (Association Duties) and 13.5 (Insurance), we have established a protocol for repairing roofs, gutters and downspouts as follows:

Roof issues (ordinary “wear and tear”) as seen from the surface (e.g. broken or missing tiles) and those leaks manifesting themselves as stains or damage inside the home, must be promptly reported to the property manager. Photos supporting claim may be helpful if possible. Upon notification, the property manager will create a work order dispatching a pre-approved roofer for further investigation. If the investigation identifies the roof as the source of a leak, the Board will authorize repairs in a timely manner. All interior damage is the responsibility of the owner to repair.

For damage to gutters and downspouts from normal “wear and tear”, use the same method as above; provided that the gutters/downspouts were properly installed, approved by the ARC or by the original homebuilder.

Article 13.5 (Insurance) provides that owners are required to carry insurance on their units for all perils (hazard, flood and windstorm). The type of policy should be HO3¹. The Association may request evidence of insurance or a notarized contract stating that the owner is “self-insured” and will rebuild damaged unit in the event of casualty. This contract will be available from CAMS upon request or the Las Brisas web page. When a roof or gutter is damaged due to casualty and not ordinary “wear & tear”, the owner is required to pay for repairs.

Warning!

The Association is not required nor does it carry insurance that would insure anything on or in the buildings, except the cabana. Money for repairs comes directly out of the Operating Budget.

Anyone wishing to do any kind of work or inspection on any roof must be properly registered with CAMS and Hypoluxo Township. Permission will be granted in writing by the Board of Directors in a timely manner.

Rev1 Adopted January 2, 2018

Replaces Roof Guidelines adopted March 1, 2016

David Baker, Secretary

¹ HO3 is the most popular and common form of **homeowners insurance**. While designed to protect your **property** from storm damage and personal liability, just like HO1 and HO2, HO3 **insurance** is considered an “all-risk” or open perils policy.