## **Breezewood II HOA Leak Procedure**

Effective: January 2020

Breezewood II HOA will provide emergency services 24 hours a day, 7 days a week. Russell Property Management (RPM) will respond to all emergencies.

In the event of a water damage to a building or a leak, call Russell Property Management as soon as possible at 252-329-7368. If you call RPM after business hours, follow the voicemail command prompts to leave a message with our after-hours on call service. The on-call person will contact you within 10 minutes. If you do not receive a return phone call, call back and leave the second message. If voicemail messages are not answered by the on-call technician, the messages are forwarded to the owner of RPM.

When Russell Property Management 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 Breezewood II Board of Directors. This policy can be changed at any time at the discretion of the Board, but the owners will be notified with the new changes.

- 1. Upon receiving an emergency water damage call, Russell Property Management will dispatch a plumber to respond to the problem or issue.
- 2. The management company will contact the owners/tenants of any units that are involved in the leak to get either RPM or a plumber to investigate the issue. If the management company can't gain access to a unit, the management company has the authority to call a locksmith to open the unit up for the plumber. Accessing a locked unit will only be done due to an extreme emergency and after multiple attempts to contact the unit owner. The cost of the locksmith is a minimum of \$75 and it will be billed back to the owner per Board approval. IT IS THE RESPONSIBILITY OF THE OWNER TO KEEP THE MANAGEMENT COMPANY UPDATED WITH THEIR CONTACT INFORMATION.
- 3. Upon arrival to the property, RPM/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. Plumber will let Russell Property Management representative know where the leak was coming from so the representative can determine who is responsible for the damage and repair (Breezewood II HOA or owner).
    The RPM representative may take pictures of the damage as a result of the leak as well as the source of the leak.
  - c. If it is determined that it is an HOA repair, the plumber will repair, 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 get it repaired ASAP. The owner is responsible to repair any leak within the perimeter of their unit from the top of the

- ceiling drywall to the finished floor. This includes leaking toilets, dishwashers, sinks, etc.
- 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 Russell Property Management and let the representative know what the assessment of the damage was.
- e. If there was water damage from a leak, each unit owner will be responsible for contacting a water mitigation company to perform water extraction to eliminate further damage to their and surrounding units. Upon request, RPM will provide the unit owner with a list of reputable water mitigation companies. If the water leak was a result of negligence, the Board of Directors may vote to assess the negligent unit owner for the damages caused to adjacent unit(s).
- f. In most cases, the mitigation contractor will take pictures to support the findings and the damages.

The HOA advises each unit owner that is affected by a water leak to contact their HO6/BOP insurance agent to report potential claim. The Master Insurance Policy has a deductible of \$2,500 and the HOA's policy only makes repairs to bring the unit back to its original construction. If the unit has betterments/upgrades, the unit owner/owner's insurance is responsible to pay the difference. Breezewood 2 Declaration of Condominium dictates what party will pay for the expenses up to the deductible. Historically, each unit owner will have to pay for their expenses up to the deductible amount, but each claim will be reviewed separately by the Board of Directors.

If the claim exceeds \$5000, the Association will file a claim against the Master Insurance Policy.

4. If the damages and repairs, in their unit, are the responsibility of the OWNER, the OWNER has up to 7 days from the day of the water damage occurred to begin the repair of their unit. 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 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.