

Turtle Creek Condominiums Homeowners' Association, Inc.
CONDOMINIUM LEAK PROCEDURE

When Russell Property Management receives a call from a homeowner/resident reporting physical damage to a unit (or units) the following actions are initiated and completed.

1. RPM provides an RPM maintenance staff person to be on call 24 hours a day. If a unit owner experiences physical damage to their unit, please call the office at **252-329-7368** and leave a message for a member of the maintenance staff. Follow the command prompts to leave the message under the after-hours support line. Do not leave a message for an HOA manager on their extension because managers do not check their voice mail after business hours.
2. The after-hours support line will contact the RPM Maintenance staff person on call to respond to the problem or issue. The RPM maintenance staff member will call the listed owner/s (or property manager when applicable) to gain access to the affected units. If RPM Maintenance staff are unable to access a unit that is causing a leak, they will contact a locksmith to gain access to the unit. This may involve drilling the lock. The property owner will be responsible for the expense of replacing the lock, if applicable.
3. Upon arrival to the property, the RPM maintenance staff member will follow the below procedures.
 - a. Make an initial assessment of the damage to determine the cause. A hole may need to be cut in ceilings and/or walls in order to determine the source, especially if caused by a water leak.
 - b. If the damage is related to a water leak, RPM maintenance staff member will locate the source of the leak and will try to stop it from causing further damage. This may just result in turning water off in unit(s).
 - c. If maintenance staff member is unable to stop the leak, he will contact a vendor to assist in stopping the leak. The time it takes a vendor to respond depends on what time of day, night, weekend or holiday the call is made.
 - d. RPM maintenance staff member will stay on site until the water leak has been stopped. This does not necessarily indicate a repair will be made at that time. RPM's goal is to stop any further damage to the common elements of the property.
 - e. In all cases, maintenance staff member will take pictures of the damages and what caused the damages. Maintenance staff member will complete a field report and submit to the HOA Manager for further follow-up. Each owner can have a copy of this report, if requested.

4. If a water extraction company is needed, each homeowner/resident should contact a vendor immediately to initiate the mitigation and drying process to reduce any further liability to the HOA or property owner. RPM maintenance staff can suggest water extraction companies, but they will not make this call for the property owner.
5. The HOA manager will email a copy of the updated work order to all parties involved listing the damages and include a summary of what happened, as well as suggestions if further action is required. This will typically occur the following business day. In the email, RPM will suggest the owners contact their HO-6 insurance agent and inform them that they may be assessed for the costs of the repairs if a component of their property caused the damage, such as a leaking water heater or leaking condensation drain lines from the air conditioning unit. A copy of the updated work order will be mailed via the postal service if no email is on file. Additional phone calls to affected owners may be made as well.
6. Unless negligence is involved, each unit owner will be responsible for their own repairs. The Board of Directors will determine if negligence is involved based on the circumstances of the insurance loss. If a hole has to be cut in a downstairs ceiling to source or repair a leak for an upstairs unit, the upstairs unit is usually responsible for the repairs to the hole in the downstairs ceiling. The HOA Board of Directors usually assesses the unit causing the leak for any charges for RPM to respond to the call.
7. Each Owner shall contact their individual insurance provider (HO-6 policy holder) to report damages. If total services/repairs are estimated to be over the HOA's Master Insurance Policy deductible amount (will vary between HOAs), owner must inform HOA manager immediately, so the HOA manager can file a claim on the Master Insurance Policy. The owner should not make repairs until the applicable insurance company (HO6 and/or HOA Building carrier) is contacted so the insurance adjusters can assess and estimate the cost to repair.
8. The HOA's Declaration of Condominium states the HOA is responsible for all maintenance and repairs to the common and limited common elements which include the buildings, stairwells, balconies, parking lots etc. area. The HOA is not responsible for maintenance within the Unit (everything inside the outside walls of the unit). The HOA is responsible to purchase a Master Insurance policy for the entire complex. This policy will cover the rebuilding/repair of the condominium building/unit as a result of an insurance loss. The Master Insurance policy does not cover the personal contents of a unit owner.
9. Unit owners are recommended to purchase an HO6 policy which will provide the following protections/coverage for the unit owner:
 - a. Insurance coverage for the personal contents of the unit owner.
 - b. General liability coverage for the unit owner's unit.
 - c. Loss Assessment coverage. The HOA recommends the unit owner have a minimum of loss assessment coverage equaling the HOAs deductible.

10. If an insurance loss claim does not cover a significant portion of a building, each unit owner will be responsible for coordinating the repairs to their individual unit. The applicable insurance adjuster may be able to provide assistance in recommending a company to assist with repairs to their unit as result of an insurance loss. If the insurance loss is filed and accepted by the HOA's Master Insurance policy, all invoices should be sent to the HOA manager. If a claim is filed against the HOA's master Insurance policy, all insurance checks will be made payable to the HOA. After all invoices for the repairs have been received by RPM, the HOA will remit payment to the owner in the amount of the insurance proceeds. Please note the insurance proceeds will reflect the applicable Master Insurance policy deductible. The homeowner will be responsible for paying the deductible through their HO6 policy or out-of-pocket.
11. If the Board determined the leak or damage was caused by an owner's/resident's negligence, the following process is initiated. Once the repairs are completed and RPM has the total of all expenses, RPM will have the Board review and upon approval, will send a letter to the owner of the property that caused the leak explaining that the HOA has assessed them for the service call and /or all expenses associated with the insurance loss up to the HOA's deductible. The HOAs insurance company may pursue a negligent homeowner for the total cost of the claim less the insurance deductible.
12. Other items included in the letter listed below:
 - A copy and accounting of all the bills from outside vendors associated with the cost of the damages.
 - Notice of Assessment to owner of the property causing the damage
 - Reminder to the owner to contact his/her HO-6 insurance company to see if the damage is covered and file claim on the individual policy as needed.
 - RPM will follow up for payment of the assessment and if necessary, facilitate filing a lien on the property for the assessment with the HOA's attorney.