

ROA RULES
CHAPTER 3: BUILDING
MAINTENANCE

SUBJECT:
ROA RESPONSIBILITY
FOR DAMAGE BY REASON
OF NATURAL DISASTERS

RV DATE: SECTION:
 3.14

Rule 3.14: ROA Responsibility for Damage by Reason of Natural Disasters

1. Owners in "Original Reflections," where ROA is responsible for routine exterior maintenance, are responsible for repair of damage resulting from insurable losses. Such losses normally occur as a result of wind or hail damage, or potentially due to flooding.
2. ROA will assume a limited amount of the cost of such repairs.
 - a. ROA is not responsible for any damage to sections of roof that pertain to other than original construction.
 - b. ROA is not responsible for the cost associated with repair/replacement of sky lights.
 - c. In the case of roofs damaged by wind or hail, ROA will reimburse the lesser of the out-of-pocket expense to the owner or \$500.00 for roofs that are ten years old or newer.
 - d. For roofs that are more than ten years old ROA will reimburse the lesser of \$500.00 plus \$50.00 for each year of age, or the out-of-pocket expense to the owner.
 - e. The out-of-pocket cost to the owner will be determined by having the ROA roofer submit a bid for the needed repairs. The unit owner may elect to use the ROA roofer or an outside qualified roofer. In such cases, ROA's reimbursement is limited to the lesser of what the out-of-pocket cost to the owner would have been if the ROA roofer had been used or the maximum amount for reimbursement authorized by either paragraph 2c or 2d above.
3. For damage to siding caused by wind, hail or flooding, the owner will pay ROA the amount of insurance payment allowed, and ROA will do the repairs. If the cost of the repairs exceeds the insurance reimbursement by more than \$500.00, the owner is responsible for reimbursing ROA for expense over \$500.00.
4. Water damage caused by overflow from gutters, none of which were original, ROA has no responsibility; however, on request of the owner, ROA will consider doing minor repairs at no expense to the owner.