2025

TARA LEAK POLICY:

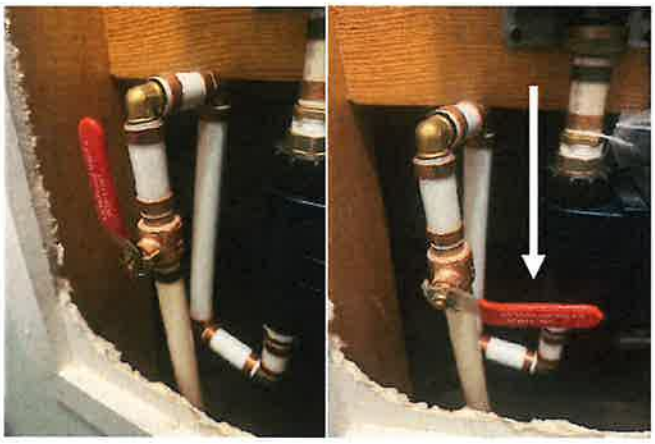
ATTACH THIS PAGE TO THE DOOR OF THE WATER CLOSET MANIFOLD OR MAGNA BLOCK



IF YOU HAVE A WATER LEAK

STEP 1: TURN OFF THE WATER

ON **OFF**



STEP 2: CALL THE HOA IMMEDIATELY

(252) 565-4820

STEP 3: DO NOT CALL A PLUMBER, THE HOA WILL CALL THEM AND ARRANGE THE SERVICE CALL.

Tara HOA Water Leak Policy

Effective 1/28/2025

Attach the front page of this document to the front of the water closet door (where the MagnaBlock or the Water Manifold is located) for immediate access during an emergency.

We provide emergency services 24 hours a day, 7 days a week. **HOA-ENC will respond to all emergencies.**

In the event of water damage to a building or leak, call HOA-ENC as soon as possible: **252-565-4820**. If not answered, select "HOA", leave a message and an HOA-ENC representative will return your call within 15-20 minutes. If you call on a weekend or at night, someone will call the person back only if it is an emergency. If not an emergency, they will be called back the following work day.

When HOA-ENC receives a phone call from a homeowner reporting physical damage primarily relating to water damage, the following actions are initiated and completed per the approval of the Tara HOA Board of Directors. This policy can be changed at any time at the discretion of the Tara HOA Board of Directors, but the owners will be notified of the new changes.

1. Upon receiving an emergency water damage call, HOA-ENC will dispatch a plumber to respond to the problem or issue, as well as telling the homeowner/tenant to cut the water off.
2. The management company will contact the owner/tenants of any units that are involved in the leak to get the plumber in to investigate. If the management company can't speak with a homeowner/tenant, the management company has the right to call a locksmith to the unit to open the unit up for the plumber. 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 AS WELL AS TENANT CONTACT INFORMATION.

3. Upon arrival at the property, the plumber will adhere to the following 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 the HOA-ENC representative know where the leak was coming from so that the representative can determine who is responsible for the damage and the repair (Tara HOA or Representative). Pictures will be taken by the plumber to be shown to the management company and Tara HOA Board of Directors for their files.
    c. If it is determined that it is a Tara HOA repair, the plumber will go ahead and 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.

d. Before the plumber leaves, an initial assessment of the damage will be made - will water extraction be needed, and what has been damaged by the water that will need to be repaired. The plumber will notify the representative of HOA-ENC and let the representative know what the assessment of the damage was.

e. If the water damage is the responsibility of the Association, and water extraction is needed, the HOA-ENC representative will call out a water extraction mitigation contractor to start the extraction of water and the drying process.

   If the water damages another unit, but it is determined that the owner of the unit where the leak originated is responsible, the HOA-ENC representative will call out a mitigation contractor to start the extraction of water and the drying process. Upon approval of the Tara HOA Board of Directors, this will be billed back to the owner of the unit where the water damage originated.

   If the water damages only the unit it originates in, and it is determined that the owner is responsible for the repair, the owner will be responsible to call any mitigation contractor within the next **24/36 hours** to start the extraction of water and the drying process.

f. In all cases, the mitigation contractor will take pictures to support the findings and the damages.

4. If the damages and repairs are the responsibility of the owner, HOA-ENC will suggest to the owner to contact their insurance agent to inform them of the situation. **It is strongly recommended that the homeowner has a current homeowners (HO-6) insurance policy in place to cover the damages and repairs**.

   The Master Insurance Policy for Tara has a deductible of $5,000.00 and only makes repairs to bring the unit back to its original construction specs (base model). If the unit has "betterments," the owner/owner's insurance is responsible to pay the difference. If the homeowner places a claim, or the Association places a claim, the owner could be assessed the $5,000.00 deductible from the Tara HOA Board of Directors. Placing claims on the master policy can lead to premiums rising and/or the insurance company dropping the HOA.

5. If the damages and repairs in the unit are the responsibility of the owner, the owner has up to 7 days from the day the water damage occurred to start getting the unit repaired. 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 this is a repeated leak within 8 days from the original leak (in the same location) there will be no coverage.

   If the damages and repairs are the responsibility of a unit owner but in a unit other than the responsible owner's unit, after the drying process is done, the management company will issue a work order to the contractor of Tara HOA Board of Director's choice to make the necessary repairs to bring the unit back to its "original" construction. The Board will then assess the cost of the repairs to the owner who is responsible for the repairs.

   If the damages and repairs are the responsibility of the Tara Association, the management company will issue a work order to a contractor of the Tara HOA Board of Director's choice to make the necessary repairs to bring the unit back to its "original" construction.

Responsibilities of the Tara Association

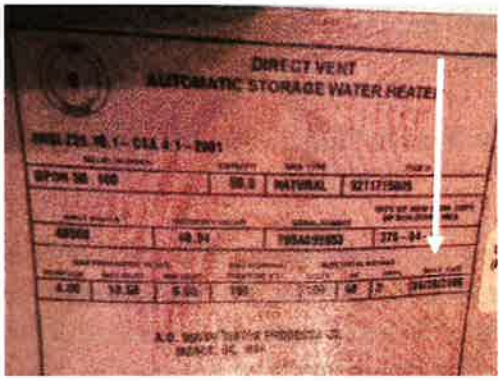
1. If a leak originates in a common element or is due to the acts or omissions of the Association or its agents.
2. If a pipe bursts between the walls of the units or outside the walls.
3. If a pipe bursts in the ceiling.

Responsibility of the Owner

1. Leaks originating from inside the unit and within the unit boundaries due to the acts or omissions of the owner, tenant, agent, or guests
2. Leaks that cannot be attributed to the acts or omissions of a unit owner or the Association, damages to the limited common element itself will be repaired by the Association and assessed any other limited common expense to the unit owners to which the limited common element is assigned.
3. If a leak originates from a toilet, sink, shower, tub, washing machine, water heater, or garbage disposal.
4. If a leak results from a lack of maintenance to fixtures (toilet, sink, shower, tub, washing machine, water heater, garbage disposal, ice maker, HVAC unit, etc.)
5. If a leak originates from a supply line inside the unit from an icemaker, A/C, etc.

Suggested Maintenance for Fixtures

Hot water heaters older than 8 years should be replaced. In the event that a hot water heater bursts, the owner is solely responsible for all repairs. The **"BUILD DATE"** is located on the plaque on the hot water heater. If you need assistance, please call HOA-ENC. Hot water heaters should be maintained yearly to ensure they are working properly.



HVAC systems should be maintained yearly. HVAC drain lines should be checked regularly to ensure they are draining and not clogged with debris, algae, dust, etc. A cupful of "**WHITE VINEGAR**" should be poured down both drain openings monthly to ensure each drain stays clear and drains properly. A/C filters should be changed regularly to ensure your unit is working efficiently. The A/C filter access area (pull-down door where you change the air filter) should be monitored to ensure no condensation from your HVAC system has accumulated.


White
Vinegar


White
Vinegar