

From: Board of Directors

Re: Your feedback is important for Board considerations.

Date: April 24, 2020

The Board is considering changes to the Masters Declarations that if approved by two-thirds of the voting members, will result in owners taking responsibility for the cleaning of their house roofs from the Association, and painting of the exterior of the houses to exclude hurricane shutter housing and rails.

Roof Cleaning

The Board is considering changes to the roof cleaning practices as it has become apparent that the existing Declarations, while it served our Association well in the past, needs to be amended in light of the impact from Hurricane Irma and the introduction of new cleaning techniques.

Since Hurricane Irma, we have seen just under a third of the houses in our community have new roofs approved and many are installed. Just under a third of the roofs have their original roof tiles that continue to perform well. For the balance of houses, the owners have open claims with their insurance company that have not been resolved.

Our existing Declarations require us to clean all roofs. Under the current circumstances, the new roofs do not need cleaning and it is not appropriate to clean roofs for houses with open insurance claims. The Board considered only cleaning roofs with the original tiles and providing the owners not having their roofs cleaned with equivalent refunds. Regrettably, under our Declarations refunds are not permitted to some, while others receive services.

We could have cleaned the roofs with original tiles and not provide any refunds, however, it was felt that two thirds of owners paying for roof cleaning for the other third is not appropriate.

The use of chemical treatments for cleaning roofs has increased in general as has interest in our community to offer this technique as an option to roof cleaning. The Board investigated and concluded that it is a viable service, unfortunately, the treatment is not considered cleaning and therefore not part of our mandate as articulated in our Declarations.

The challenge we face is not only for this year but every year moving forward. Owners want choice of techniques to clean their roofs and we cannot ignore any future impact from hurricanes.

The implications are if the existing Declarations continue in effect, every time we clean roofs, a segment of our owners will not benefit from the basic cleaning services, and assessments would still be required from all members. In effect, the segment not wanting to have their roofs cleaned by the current technique, would subsidize the cost of roof cleaning for the rest of the members in the community.

The Board feels that these are compelling reasons to change our Declarations for roof cleaning.

Painting

The Board is considering changes to align our Declaration with past painting practices.

The existing Declarations state that the “exterior” of a lot be painted and be paid for by the Association. It does not define or limit “exterior” which would require all the exterior of a house to be painted and paid for by the Association. The Association has not in the past painted shutter housing and rails and the Board believes this practice should continue. The reasons are that the cost for painting shutter housing and rails would be high and not all houses have shutters and those that do differ in the number of shutters.

Survey

The Board would like to hear from members if they will support these changes. *This does not replace the need for a member vote should the Board ultimately decide to proceed with the proposed changes.*

A survey will be sent out asking your feedback on whether you support:

1. An amendment to our Declaration to shift roof cleaning responsibilities from the Association to each individual homeowner.
2. Excluding the painting of the hurricane shutter housing and rails.

Responses will be kept confidential, only aggregate totals for each survey question will be provided to the Board of Directors. We want to stress confidentiality as the voting process will need your house number for verification purposes.

The survey will be sent April 24 via blast email, with a link to the survey form for your completion by 5:30 pm on Monday, April 27, 2020. This will allow the Board to make a more informed decision at its upcoming meeting.

Questions and Answers

To help the reader better understand the changes under consideration, the following questions and answers have been provided.

Roof Cleaning

- **Roofs with original tiles where an insurance claim has not been filed**

Q1 – What do I have to do if the changes to the Declarations are approved?

A – We are in discussions with Cambridge Property Management to use their services for arranging roof cleaners for our houses. We have two quotes from roof cleaners for cleaning 30 or more roofs for the same unit cost.

When we are ready roll it out, all you have to do is confirm interest and send a check to Cambridge. They provide economy of scale but no liability of choice of vendor, which is standard procedure in other HOAs. We are still working on the details.

If you wish, you may also make your own arrangements with a roof cleaning company of your choice.

Q2 – By when do the roofs have to be cleaned?

A – They should be cleaned by October 2020. The paint company has advised us that roofs need to be cleaned 90 days in advance of painting. In January, we can start painting the house not having their roofs cleaned and in February start painting the houses that have had their roofs cleaned.

Q3 – Will PS ARC send me a noncompliance letter if the roofs are not cleaned by the end of October?

A – Our Association President will discuss our situation with the Chair of the PS ARC and we expect that they will be supportive.

- **Roofs where there is an open insurance claim**

Q4 – What should I do if the changes to the Declaration are approved?

A – Nothing is required until the status of your claim is settled. If approved, you will get a new roof and then you will have to decide which technique (mindful of your roof warranty) and the company you will use to keep your roof clean. In the future, we'll look at other Cambridge group purchase plans for roof cleaning. Cambridge provides economy of scale but no liability of choice of vendor, which is standard procedure in other HOAs.

Q5 – What happens if my claim is declined?

A – If declined, you will need to get your roof cleaned. If the claim decision is made within the 90 days of the planned date for painting, then it might be best to wait until after painting to clean your roof as the paint company recommends not to clean roofs within 90 days of the start of painting.

- **New Roofs**

Q6 – What should I do if the changes to the Declaration are approved?

A – You need to decide which technique (mindful of your roof warranty) and company you will use to keep your roof clean. You must make sure you don't apply any treatment within the 90 days of the planned date for painting of your house. In the future, we'll look at other Cambridge group purchase plans for roof cleaning. Cambridge provides economy of scale but no liability of choice of vendor, which is standard procedure in other HOAs.

- **All situations**

Q7 – Will all members get a refund from the Paint and Roof Cleaning reserve for the changes in roof cleaning responsibilities?

A – Yes, we are looking to return to each member part of the Paint and Cleaning reserve representing the roof cleaning portion. The Board needs to verify that it can be done. If not, the funds will remain in the reserve for future painting needs.

Q8 – Will the Association still be involved in roof cleaning?

A – The PS ARC Guidelines state that: “Individual homeowners and condominium associations must maintain clean roofs as needed, but in no case will ARC require roof cleaning within three years of the last cleaning. Owners and associations must document the last cleaning, if requested to clean their roof(s).”

This will continue to apply, and our Association will set up procedures to facilitate compliance. As well, if a chemical treatment is used, the SDS sheet and EPA registration number will be required to be recorded by the Association.

Painting

Q9 – If the Declarations are changed, the only thing outside our houses not painted will be the hurricane housing and rails. Will we be given the option at our cost to have the hurricane housing and rails painted by the Association selected painting company?

A – Yes, assuming the chosen painting company provides such service.

Q10 – When will house painting start and when will it to be wrapped up?

A – The planned start date is January 2021 and be finished by the of end of April.

Q11 – Will we be able to choose the warranty period of the paint on our house?

A – The Board will make the decision as we need one quality of paint to be applied throughout the community.