

The Townes at Hershey Road HOA

From: The Townes at Hershey Road HOA
Sent: Tuesday, April 30, 2024 1:27 PM
Subject: Roof Inspections/Replacement Questions and Answers

To All Homeowners,

Below are answers to some commonly asked questions that will provide homeowners with information that will help them make informed decisions about their roof inspections, filing a claim with their homeowners insurance company and roof replacements.

The hail storm occurred the late afternoon of September 7, 2023 and according to NOAA, The Townes at Hershey Road experienced a one-inch sized hail storm. Most homeowners insurance policies give homeowners up to one year to make a claim for damage caused by hail storms.

Isn't the HOA responsible for roof replacement? No, as per the community covenants (Article VII, Section 3) the homeowners association is NOT responsible for the maintenance of wooden decks, rain spouting or roofing. The cost of roof repairs and replacement is the responsibility of each homeowner. The HOA will help to facilitate roof repairs or replacement by recommending roofing companies and try to work out any issues between homeowners that share a roof structure with 2, 3 or 4 other homeowners.

Do I need to have my roof inspected? No, it is not a requirement and members of the HOA Executive Board are not going climb up on your roof and look for damage. Talk with the neighbors in your building that you share a roof structure with and decide if a roof inspection is warranted. Not everyone in the community has damage to their roof.

Do I need to call my insurance company first? You can talk to your insurance company agent to find out your coverages and deductible, but it is recommended that you have a roofer check out your roof first, BEFORE you make a claim with your homeowners insurance company. Daryl Brubaker at TEC (Total Exterior Company - 717-951-9957) during his FREE roof inspections has found that several roofs on Tiverton have little or no damage and he advised them NOT to make a claim with their insurance company. TEC is finding that either ALL of the units in a building have hail damage or NONE of the units in a building have hail damage.

Do I have to use TEC to inspect my roof and replace the roof if there is damage? No. However, your roof is shared by 2, 3 or 4 units in a building. ALL the homeowners in a particular building will need to agree on a roofer. If the roof is a shared roof structure (No delineation between units) in either the front or back of the building, the roof has to be replaced across ALL the units at the same time by the same roofer. This is for structural and aesthetic purposes. Most units in the community share a roof structure with units next to them. There are a couple of buildings on Tiverton where the units do not share a roof structure and they will be able to replace their roofs individually.

Is TEC Roofing (Total Exterior Company) a reputable company? We have nothing to lead us to believe that they are not. They were invited into the community by homeowners to look at roofs that were leaking and have replaced roofs for relatives of residents of our community who were quite satisfied with their work. TEC is out of Lancaster and has a 3.5 out of 5 rating on YELP and a 4.1 out of 5 rating on Angie's List and 1,600+ Google reviews. There are some negative reviews. But, I am sure that nearly all roofers have some negative reviews. Roofers that have no negative reviews sound too good to be true.

Will I need to get a second opinion as to if there is damage on my roof? You can, but getting a second opinion is really not necessary. After a claim is made, your homeowners insurance companies will send out their own third party roof inspector and/or a claims adjuster to look at the damage. Your insurance company will not pay a claim just on TEC's inspection. The insurance company will make their own inspection and then will negotiate with TEC for the cost to replace the roof. TEC will ask you to sign a contingent contract that allows him to work with your insurance and he will

accept the price to replace the roof that the insurance come up with. Minus your deductible which is typically \$1000. Some homeowner insurance policies have higher deductibles.

Has anyone Homeowners insurance company approved roof replacement? Yes, Several homeowners with Travelers and State Farm have already been approved for roof replacement by TEC (Total Exterior Company). Travelers has already issued checks to some homeowners for roof replacement. Several other homeowners with Allstate, USAA, Erie, Cincinnati and State Farm have filed claims with their insurance company and their claims are in process awaiting a visit by their insurance company's third party roof inspector and/or claims adjuster. So far, no claim has been denied.

My insurance company approved my roof replacement, when do I get a new roof installed? Roof replacements will be scheduled for a particular building after all the insurance companies of the units in that building that share a roof structure have approved roof replacement. The roofs of the units in these buildings have to be replaced all at once by one roofer for structural and aesthetic purposes. Roofs of units cannot be replaced piecemeal. Roof replacements on buildings will be a long running summer project with each building taking 2 to 3 days to complete.

They no longer make the shingles that are on my roof currently, what replacement shingle is approved? The HOA is in the process of approving a brand, style and color of shingle that will be allowed. The shingle that is currently being looked at is a GAF brand 50-year asphalt shingle with a transferrable warranty and a 30-year fading and mildew protection warranty. The exact approved replacement shingle will be announced soon. Each homeowner will need to submit an Architectural Change Request before roof replacement commences for the HOA's records. Having a recently replaced roof with 50-year shingles and transferrable warranty is a great selling point at resale and will increase the value of your home.

What happens if only a portion of the building is able to get insurance approval and one or more other units in the building does not? Hopefully, that does not become an issue. TEC will work with the insurance companies to resolve claim issues and if the HOA's attorney has to get involved to encourage the insurance company to pay the claim, he will. Most of the buildings have shared roof structures that have to be replaced as one roof by one roofer. If the insurance companies of neighboring units approve roof replacement and one insurance company is a hold out, the insurance company can be encouraged to pay the claim for roof replacement. It would have been nice if all the homes in the community has been designed so that each unit were under their own separate roof and not a shared roof structure with other units. This share roof structure has been an issue since the HOA was taken over by the homeowners in 2010. Roof replacement has been a topic of many HOA meetings over the last 15 years.

What happens if a homeowner in a shared roof building has damage and refused to file a claim with their insurance company to have their portion of the roof replaced? Hopefully, this will not become an issue. However, the community covenants speak to that in Article VII, Section 1: "in the event any Owner of any Unit in the Townes shall fail to maintain the premises and the improvements situated thereon in a manner satisfactory to the Executive Board, the Association, after approval of one-half (1/2) vote of the Executive Board, shall have the right, through its agents and employees, to enter upon said Unit and to repair, maintain, and restore the Unit and the exterior of the buildings and any other improvements erected thereon. The cost of such exterior maintenance shall be added to and become part of the assessment to which such Unit is subject." This assessment is an automatic lien against the house and will have to be paid before the house can be resold. The HOA wants to avoid this situation and will work with homeowners to resolve any issues.

If you have any other questions, feel free to call me

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