

YORKSHIRE MEADOWS

EMERGENCY REPAIR PROCEDURES & GENERAL REPAIR PROCEDURES

A. Emergency Repair

Description: The repair should be classified as an “Emergency” if the damage to common area or owner’s property happens unexpectedly, adversely impacts the life, safety or well-being of any person, or significantly impacts the reasonable physical integrity or use of a property and, if not repaired immediately, will quickly lead to significantly greater damage.

Step 1: Call emergency response (911). Emergency action should take place immediately or as fast as reasonably possible.

Step 2: Let a member of the Board or Manager know of the emergency immediately. You do not need Board approval for an emergency repair.

Step 3: Call your insurance agent. Follow the instructions from your agent on getting an exact description of the problem and estimated cost to repair. You will probably need to hire a contractor to get this information.

Step 4: Contact the Board or Manager after you have the information for the repair. If the cost is under \$10,000, your insurance will have to pay for the entire repair. The HOA’s insurance is responsible for anything over \$10,000.

MAKE SURE YOU HAVE INSURANCE TO COVER THE HOA’S \$10,000 DEDUCTIBLE. IN ADDITION, YOU NEED TO HAVE A SEWER BACK UP RIDER.

Step 5: The repair should take place within a reasonable period of time but as quickly as possible to minimize additional damage.

Step 6: The Board or Manager will need to inspect the damage prior to repair and the subsequent repair when completed.

Examples: a fire, a roof cave-in; a broken water line; a falling house wall; or a fallen tree extending through a wall into a house.

B. General Repair

Description: The repair should be classified as a “General” repair if the damage to property is not an emergency but adversely impacts the reasonable physical integrity or use of a property.

Step 1: Call your insurance agent. Follow the instructions from your agent on getting an exact description of the problem and estimated cost to repair. You will probably need to hire a contractor to get this information.

Step 2: Contact the Board or Manager after you have the information for the repair. If the cost is under \$10,000, your insurance will have to pay for the entire repair. The HOA’s insurance is responsible for anything over \$10,000.

Step 3: The repair should take place within a reasonable period of time but as quickly as possible to minimize additional damage.

Step 4: The Board or Manager will need to inspect the damage prior to repair and the subsequent repair when completed.

❖ In 2011 Utah passed a law stating that no matter who is to blame for damage done to your home, your insurance will have to pay for the repair up to \$10,000. If more than one home is damaged, then all homes affected will have to share the \$10,000 based on percentage of damage.

❖ Example: On 5625 S, a middle unit had frozen water pipes which broke and flooded three homes. The middle unit had 50% damage and the two units on each side had 25% damage. The side homes had to pay 25% of the deductible even though they were not at fault. Your insurance will cover this cost, but you need to have the lowest possible deductible for your personal insurance. There is no point in you having a \$10,000 deductible to cover a \$10,000 deductible - you need to get \$500 or lower if possible.

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