



**BROKEN TOP
COMMUNITY ASSOCIATION**

March 5, 2019

To All BTCA Owners:

This storm event has turned into a nightmare and shades of 2017. Most of the problems now are snow removal issues for the Neighborhoods to help prevent ice dams, leaks and insurance claims.

As you can image every townhouse owner now wants their roofs shoveled and is fearful of ice dams. We already have a hand full of leaks.

BTCA does not have the resources to handle problems of this magnitude for all Neighborhoods/Owners. To complicate the problem each Neighborhood unfortunately handles their snow removal issues differently. Most Neighborhoods have not assessed for snow removal costs by including this expense in their Neighborhood Budgets. Attached is the “Neighborhood Snow Removal Policy” the BTCA Board has enacted with the rational for this policy.

Neighborhood owners are now empowered and responsible to deal with their individual snow removal problems. When a townhouse owner is concerned about the snow on their roof/deck/etc. and the risk of damage, then action is required by the Owner. BTCA is not authorized to spend funds in Neighborhoods that are not budgeted or authorized. Hourly costs for snow removal on roofs range from \$50 per hour to shovel roofs to \$100+ per hour. Roof steamers are charging anywhere from \$395 per hour to over \$500+ per hour to remove ice dams. Needless to say, clearing one townhouse roof is extremely expensive. The burden clearly lies with each individual townhouse owner on the services they desire/expect to be sure all owners are treated fairly.

The solution is simple; all individual townhouse owners need to do is contact a vendor that is licensed and insured to remove their snow/ice; whether it is from their driveway, walkway, deck, roof, etc. (see attached Contractor List). Neighborhoods/Owners could bond together for contracted snow removal services; please contact your Neighborhood Representative. Some Neighborhoods have already arranged these services.

BTCA has received several reports of water leaks from ice dams. Below is the process to file a Neighborhood claim for damages; however, you should know that there is a Broken Top deductible of \$25,000 for ice dams (THIS DOES NOT APPLY TO CUSTOM HOMES OR FALL CREEK OWNERS). This deductible went into effect after the claims from 2017 and the policy deductible has not changed.

Should you have a claim please let the BTCA Office know and we’ll place you on the Philadelphia Insurance adjusters list for review and processing.



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BTCA - Insurance Claim Processing Procedure

PROCEDURE: (Yellow Highlights – Action by Neighborhood Owner required)

- 1) Notification Process: (Event date of claim 2.28.19)
 - a. Notify BTCA Office (date, time, location, etc...)
 - b. Owner Notify your Insurance Company/Agent
- 2) BTCA/Insurance Company(s) will collect Owner Information (BTCA compiling list)
 - Name
 - Address
 - Contact Info - Phone # etc...
- 3) Type of Claim and details
Owners to record claim details, etc... Video, photos and written details
- 4) BTCA notified Owners of deductible (deductible ice dams \$25K) – Notice Given
- 5) Owner to get estimate(s) of costs to repair/replace damage to townhouse
- 6) BTCA to notify Neighborhood of Loss/Damage Coverage (Loss Assessment coverage if the claim/loss exceeds policy limits; not typical)
BTCA/Insurance Company to decide how deductible or loss will be assessed (TBD)
- 7) Owner to coordinate finalize repairs and get reimbursement for damages from insurance company(s), minus deductible (owner needs to keep all invoices and receipts for proof of repair costs).

NOTE: Townhouse Owners save annual premium dollars by BTCA carrying a higher deductible; however owners are subject to an ice dam deductible of \$25K.

Wear and tear (maintenance) items are not covered by the association insurance policies.

BTCA reminds all Neighborhood Owners that they are required to take action to mitigate damage. This is also true with your personal property insurance carrier.

Should you have any questions please contact the office.

NEIGHBORHOOD SNOW REMOVAL POLICY

3/5/19 (Effectively Immediately)

To: BTCA Neighborhoods

From: Stephen Herr, GM

Re: Owner and Neighborhood Responsibilities

Due to varying neighborhood governing documents and practices regarding snow removal, the BTCA Board resolved the following:

Owner Snow Removal Responsibilities –

- Snow removal from walkways and pathways to unit/home
- Snow removal from driveway
- Snow removal from decks, patios, etc...
- Snow/Ice removal from roofs when owner deems necessary (i.e. protection from ice dams, etc...)

BTCA/Neighborhood Snow Removal Responsibilities –

- Snow removal from BTCA street(s)
- Snow removal from common sidewalks
- Snow removal from common parking areas
- Snow removal from common areas (i.e. trash & storage areas)

Rational:

- Collective Neighborhood owners should not have to pay additional snow removal costs if a townhouse owner desires to undertake a snow project individually.
- Snow removal issues are unique to each townhouse.
- Owner's opinions and expectation level vary based upon residency (full-time, part-time, vacation home or leased).
- Unusual snow events create situations in which owners should participate in the preservation of their units/homes; owners have a role to play in safeguarding their own properties.
- BTCA believes this policy should minimize the need for increasing assessments beyond the limitations in the CC&Rs due to "extraordinary or unforeseen" conditions.

Note: BTCA has a list of Vendors/Contractors to assist owners with their responsibilities.

From...Preferred Vendor Directory

Snow & Ice Removal

Back Country Builders
Lorin Hayden 541-480-5860
backcountrybuilders@gmail.com
CCB#204910

Cornerstone Blue Property Restoration
Office 541-480-5860
lorin@cornerstone.blue
www.cornerstone.blue
CCB# 169434

Ochoa Bros. Construction
Jose Ochoa 541-693-3474
info@ochoabrothersconstruction.com
CCB# 218043

Sage Window Cleaning, Inc.
Office 541-410-9544
ramiro@sagewindowcleaning.com
www.sagewindowcleaning.com
Licensed, bonded & insured

Springtime Landscape & Irrigation
Office 541-389-4974
bcarter@springtimeirrigation.com
<https://springtimeirrigation.com>
CCB#006044

Webfoot
Office 541-390-0590
info@webfootpainting.com
www.webfootpainting.com
CCB#175103

Disaster Restoration

Central Oregon Disaster Restoration
Wray Construction/Office 541-318-3350
office@wraycos.com
centraloregondisasterrestoration.com
CCB#173541

Pioneer Restoration
Office 541-548-6923
info@pioneer-restoration.com
www.pioneer-restoration.com
CCB# 196157

Spectrum Building & Restoration
Office 541-385-0752
charlene@spectrum-bend.com
www.spectrum-bend.com
CCB# 62366