

Informational Update Concerning the Recent Hail Storm July 16, 2022

Dear Members

As we promised, the Board indicated that we would keep you apprised of any new information that we received about dealing with our recent hail storm. This is an update to the letter we sent you on July 9th. We hope that these communications prove helpful.

As a reminder, we urged all of our members to contact their insurance companies by turning in a claim. For your information, Ron Ransom worked with his adjuster on Friday representing his insurance company, Amica. While he received no initial indication of settlement, damages to his roof, gutters, downspouts, garage door, siding and front door were verified for the adjuster's report. He expects feedback from Amica's claims department in about a week.

While it is understood that each of our members are free to interact with their adjusters as they choose, Ron indicated that for the most part, he simply let the adjuster do his work in an independent fashion, He did, however, answer any questions asked. The adjuster wanted to know when the unit was last stained. He also wanted to know the age of the unit and the age of roof. During these questions, Ron did offer that the HOA's painting company would need to treat the siding marks by first dabbing the damaged areas then following with staining the entire side so that the marks would blend in or disappear. In other words, it would be much more than a simple touch up.

In our first letter, we provided a caution if you get contacted by any roofing company promising to replace your roof in short order. We would like to report that several companies have been very active in the Bigfork area and in our neighborhood as well. As a reminder, we indicated that it is the HOA's responsibility to provide any roof repairs or replacement. Several members have asked if this is a legal obligation. The answer is yes. You can find this stated in our posted CC&Rs under Article X titled "Maintenance" under Section 6 "Maintenance and Use of Townhome Lots." In short, this section states that the Association is responsible for maintaining townhome exteriors including: paint,

repair and replacement of roofs, doors, gutters, downspouts, and exterior surfaces. You should also note that these responsibilities are listed in our posted “Level of Services” as well as those items for which the HOA is not responsible such as maintenance and replacement of windows, sliding glass doors, and garage doors. So, if you have any claim associated with these last items, please note that each member is responsible for these repairs and replacements.

To finish, we would like to further emphasize our caution about dealing with any aggressive roofing companies seeking your business. If you are a Facebook user, you may want to look up a Group posting by Flathead 411 titled “Beware of Storm Chasers.” It is a bit of a lengthy article but the following are a few of the highlights:

- They often require the owner to assign rights of the claim over to them so that they can collect the check directly from your insurance company such that you lose control such as the ability to hold final payment.
- You may lose control of the materials used leaving things open to cutting corners and a lower quality job.
- Warranty repairs are often difficult to obtain particularly in the case of played-out companies chasing new storms.
- They often fraudulently represent themselves as local companies that are fully certified with any chosen shingle supplier.
- They are often unable to provide local customer or supplier references.
- Proof of local licenses and certificates for liability and workers compensation is often not provided.
- They often “damage” roofs to make it appear that it has been done by hail during a “free” inspection before your insurance company adjuster has a chance to inspect leaving you open to potential fraud once the scam is detected by an experienced adjuster.

A last point concerning warranties. The HOA has worked with Owens Corning to make sure that each of our roofs have a high-quality warranty that was difficult to obtain, and is transferrable to a new owner should you decide to sell in the future. Such a warranty arrangement was member requested and could be put at risk if any member would choose to do their own roof. So, in general please be careful. On the other hand, if you do get approached by a company that you feel might be reputable and good resource, please contact our property manager. The exploding housing market has made it difficult to find certified companies

that provide a “re-roofing” service. You might be able to assist us in potentially adding some man-power to an effort that we still have yet to fully understand.

Stay Tuned and On Behalf of the Board

Paul Lentz
President

Ron Ransom
Secretary/Treasurer