

## **VV1 Building Roof, Exterior, Foundation and Insurance**

**Roofs and Gutters** The roof of each townhouse in VV1 is the responsibility of VV1. It is the responsibility of the owner(s) / resident(s) to alert VV1 of any concerns regarding the roof, gutters, downspouts, or attic ventilation screening and or access as soon as they are apparent. VV1 complies with Chapter 202 of the Texas Property Code Guidelines for proper roofing materials.

**Exterior Maintenance** All repairs and maintenance of the exterior (with the exception of glass surfaces) are the responsibility of VV1. This includes the exterior surface of the townhouse building, storage room and door, fence, and carport structure. **Fences** and **storage rooms** are not to be painted except as may be permitted by the Board or Architectural Committee. Replacement of the **front door** is the responsibility of the owner subject to architectural standards. VV1 will paint the door using the current color scheme. **Porch and carport lighting** fixtures are selected and maintained by VV1. Bulb replacement is the responsibility of the homeowner or resident. **Mailboxes** are considered part of the exterior of the building and may not be replaced by the homeowner. Mailboxes can only be replaced by VV1. Residents may remove mailboxes if they have a mail slot in the front door. Mail slots must be horizontal and located as near as possible to the vertical and horizontal centers of the door but not in a recessed area in the design of the door. (There may be some door styles which are not amenable to this rule.)

The cost of repairs and maintenance of any architectural additions are the responsibility of the owner. See the section on Architectural Additions or Modifications.

As of 2016, VV1 is more than halfway through an aggressive Building Rehabilitation project. Check the VV1 website for the annual status report of the project.

**Foundation** Townhouse foundations at VV1 are the responsibility of the homeowner. In coastal communities such as ours, foundation settling is a given. The VV1 HOA insurance company does not provide coverage for foundation repair that may be needed as a result of the foundation shifting or being slowly damaged over time. The insurance companies see this as a maintenance issue and something that is basically guaranteed to happen over time. There is not an option to add community coverage. Some individual homeowner's policies may provide or require such coverage.

**Insurance** The responsibility for all townhouse **interior** structures, components and liability is upon the homeowner. VV1 carries insurance on the building **exteriors** in one blanket policy which covers all 31 home buildings plus the common buildings and areas, (Clubhouse, Shower House and Utility Building). Commonly referred to as Hazard Insurance, homeowners share the cost of this insurance by making additional payments which are automatically added to the regular monthly billing in August, September and October each calendar year. The times and terms of these payments is subject to change over time. The specific amount is determined approximately 30 days prior to the beginning of the new policy. As of 2016, It's a good idea to budget for the total Hazard Insurance payments due in late summer early fall for anywhere from about \$350 to \$400 for 1 year of coverage.

**Insurance Claims** The name of the firm that has Corporation insurance is available from the property management company and any member of the board of directors. Any resident who has an insurance claim should advise the property management company listed in the Voice and on the VV1 Web site. This way, should there be multiple claims which are the result of the same incident, the claim processing can be coordinated.