

Policy Regarding Owner Requests for Repairs, Reconstruction or Payment

1. If Owners believe they are experiencing issues or have problems relating to their Lots or residences that are due to the Association's Common Area, or other areas that are the responsibility of the Association, they may make a request for reimbursement of costs and expenses they have incurred, which must include the following information, reports and documents:
 - A statement regarding the history and background of the residence, including installation of any modifications and previous applications to the Association, such as architectural approval or other approvals relating to the request for repair
 - City permits and other governmental approvals of the modifications previously installed relating to the request for repair
 - Description of the problem or issue from the Owner, along with what specifically is being experienced
 - Notice must be provided to the Administration office within 24 hours, and the Association will have the right, but not the duty, to inspect any claimed damage
 - A report from an expert or consultant in the area complained about, e.g. Geotechnical Engineer, Structural Engineer, arborist, etc.
 - The report must state why the owner believes the Association is responsible for the problem and state the reasons and basis for this opinion, along with the expert's specific recommendations regarding the repairs needed and submit photos if available
 - The report must provide specific recommendations for the repairs or solution to the problem including causation
 - The information provided must include an itemized cost to repair or correct the problem with invoices for the cost to pay for the work required
 - Information on the Owners' insurance and coverage for the problem, including payments made to the Owners
 - Owners must pay for and have all work performed before submitting a request to the Association for reimbursement with all invoices and backup information needed

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- The Association will not consider reimbursement to the Owner unless all work is performed and actual paid invoices are received by the Association and if an owner makes payments without giving proper notice the Association will have no obligation or duty make a payment
 - The Owner must supply any other information requested which would enable the Board to make a decision whether to reimburse the owner in this matter
2. The HOA requires the Owner submit the claim to their carrier
 3. Once the Association receives the request, including the report and information from the Owner with the opinions and recommendations from the expert, it will evaluate the request for reimbursement
 4. The Board may determine to grant the request for reimbursement
 5. The Board may determine to tender the claim to the Association's insurance carrier
 6. The Board will review the request and evaluate it pursuant to the Governing Documents
 7. The Association will obtain its own expert reports as it determines to be needed
 8. The Association will act based on the advice of its experts, including management, attorneys, experts and others
 9. The Board will then make a determination regarding how to proceed concerning the complaint and request for action
 10. The Association does not carry insurance for most types of problems which may arise and may have to pay for such expenses from Association funds