## LAKE GROVE HOMEOWNERS ASSOCIATION WATER DAMAGE AND MOLD MAINTENANCE RESPONSIBILITY SUMMARY (February 2012)

The Association's maintenance and repair obligations are governed by the Declaration of Covenants, Conditions & Restrictions (CC&Rs) and California law. There are many instances that come up that are not specifically addressed in the CC&Rs. This makes it difficult for the Board and owners to know who is responsible for what. A perfect example of this is when there is water damage inside of a unit. There are always questions whether the Association or the homeowner is responsible for water damage and/or mold within a unit caused by plumbing or roof leaks.

This document is a written summary of the responsibilities of the Association and the homeowners based on the Association's CC&Rs and California law (including California Civil Code Sections 1351(i) and 1364). This is not a new rule or change in the governing documents; it is a policy statement and summary outlining the responsibilities of the Association and the homeowners with respect to water damage, mold, insurance and maintenance.

Owners are responsible for the repair of all utility outlets within units, including plumbing components located within their units such as the pipes under the sinks, the supply lines leading to the toilets, refrigerator, tub drains, and any other plumbing outlets within the units as well as the hot water heater. In the event a plumbing line or component within a unit causes damage, through no fault of the Association, the owner of the unit served by the leaking line is responsible to have the pipe or component repaired and the resulting water damage repaired. The owner of the unit served by the leaking line or failed component is responsible for all of the repair costs, including the replacement of personal property such as carpet, cabinets, furniture, etc.

The Association will not be responsible for moisture-related damage, including mold, if it is caused by owner maintained items, such as a leaking or dripping plumbing fixture or appliance within the unit or an overflow from a sink, toilet or bath tub/shower as those are areas/items that are the owner's responsibility. Homeowners should eliminate any potential sources of moisture that would result in mold growth. All sinks, bathtubs, showers, toilets and other sources of water within the units should be inspected for leaks and maintained on a regular basis. In the event of an interior leak or overflow, the source of the leak should be repaired, and the areas dried within 24 to 48 hours to prevent mold growth. Please note that owners who fail to carry insurance to cover damage from water leaks are still responsible for resulting damage. They will be personally liable for the costs incurred if they do not carry insurance to cover said liability. The Association will not pay for damage just because an owner does not carry insurance.

In the event a water or sewer line located within the common area causes damage, through no fault of the Association, the owner or resident, the Association's plumbing contractor will repair the line at the Association's expense. If owners' units are damaged, they are responsible for water damage repairs and for repair costs to their units and personal property. Water leaks resulting from a common area component must be timely reported to the Association. Homeowners will be responsible if mold develops within the unit unless it develops due to the Association not making timely repairs to water leaks after receiving notice. Timely report all common area water leaks to Management. Homeowners are required to provide access to their units for purposes of investigating and repairing leak sources, regardless of where the leak originated.