

Walls at the Ridge

Workshop #2: Moving Forward on Ridge Walls Issues

- Chapter 1: Introduction
- Chapter 2: The Covenants
- Chapter 3: Rules for Repairs
- Chapter 4: Scope & Costs
- Chapter 5: Moving Forward





Chapter 1: Introduction





Walls at the Ridge

Workshop #2: Moving Forward on Ridge Walls Issues

What's the end game?

- **Solving the repair & maintenance responsibilities**

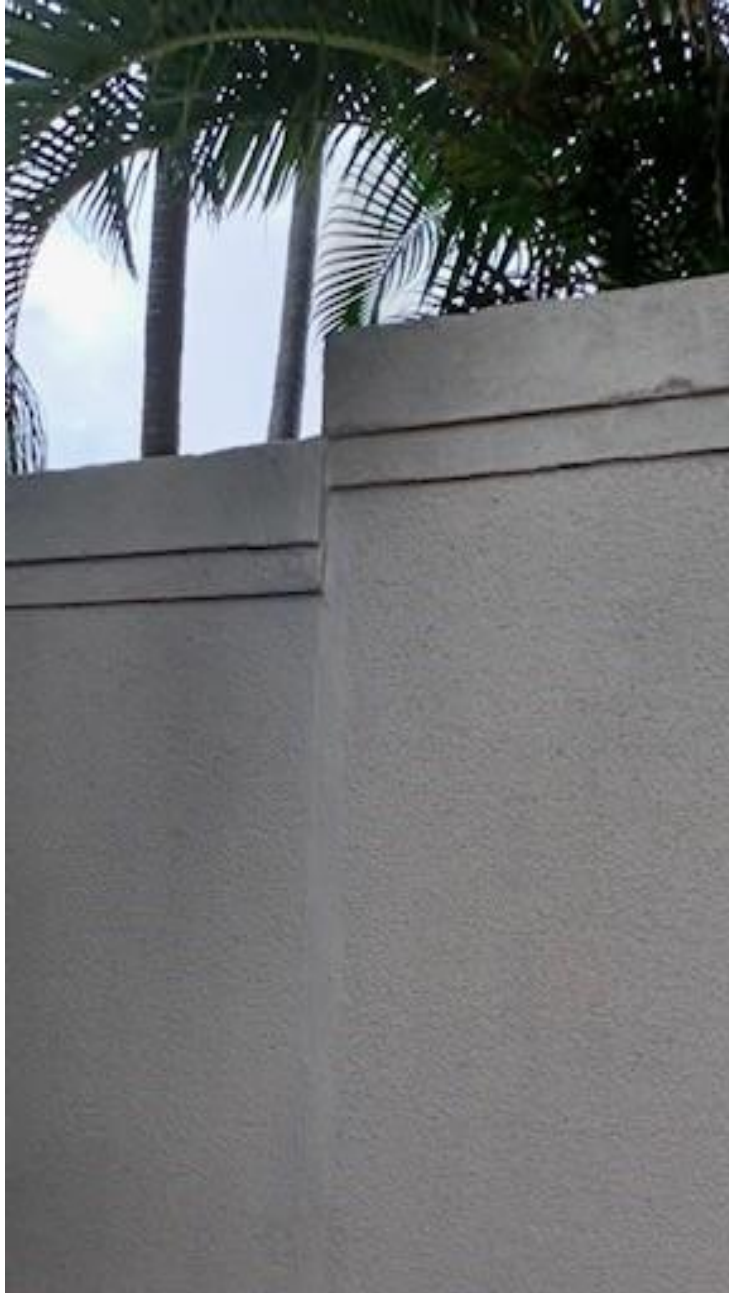
Walls at the Ridge

Workshop #2: Moving Forward on Ridge Walls Issues

What's the end game?

- Solving the repair & maintenance responsibilities
- Updating the Declaration of Covenants and Restrictions

Table of Contents	
Article I. DEFINITIONS.....	3
Article II. GENERAL PLAN OF DEVELOPMENT.....	4
Article III. MEMBERSHIP AND VOTING RIGHTS.....	5
Article IV. USE OF PROPERTY.....	5
Article V. EASEMENTS.....	7
Article VI. MAINTENANCE OF EXTERIOR OF THE SINGLE-FAMILY HOME ¹	9
Article VII. MAINTENANCE OF COMMON AREAS.....	11
Article VIII. ARCHITECTURAL CONTROL.....	11
Article IX. ASSOCIATION, EXPENSES, METHOD OF DETERMINING ASSESSMENT, AND MAINTENANCE OF EXTERIOR AREAS ²	13
Article X. INSURANCE.....	19
Article XI. ESTABLISHMENT AND ENFORCEMENT OF LIENS ⁴	22
Article XII. ENFORCEMENT OF DECLARATION ²	23
Article XIII. AMENDMENTS ⁴	23
Article XIV. CONVEYANCES ²	24
Article XV. TERMINATION.....	25
Article XIV. MISCELLANEOUS.....	26



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What's the end game?

- **Solving the repair & maintenance responsibilities**
- **Updating the Declaration of Covenants and Restrictions**
- **Fixing the walls that need fixing**

It's going to take effort, compromise and support.

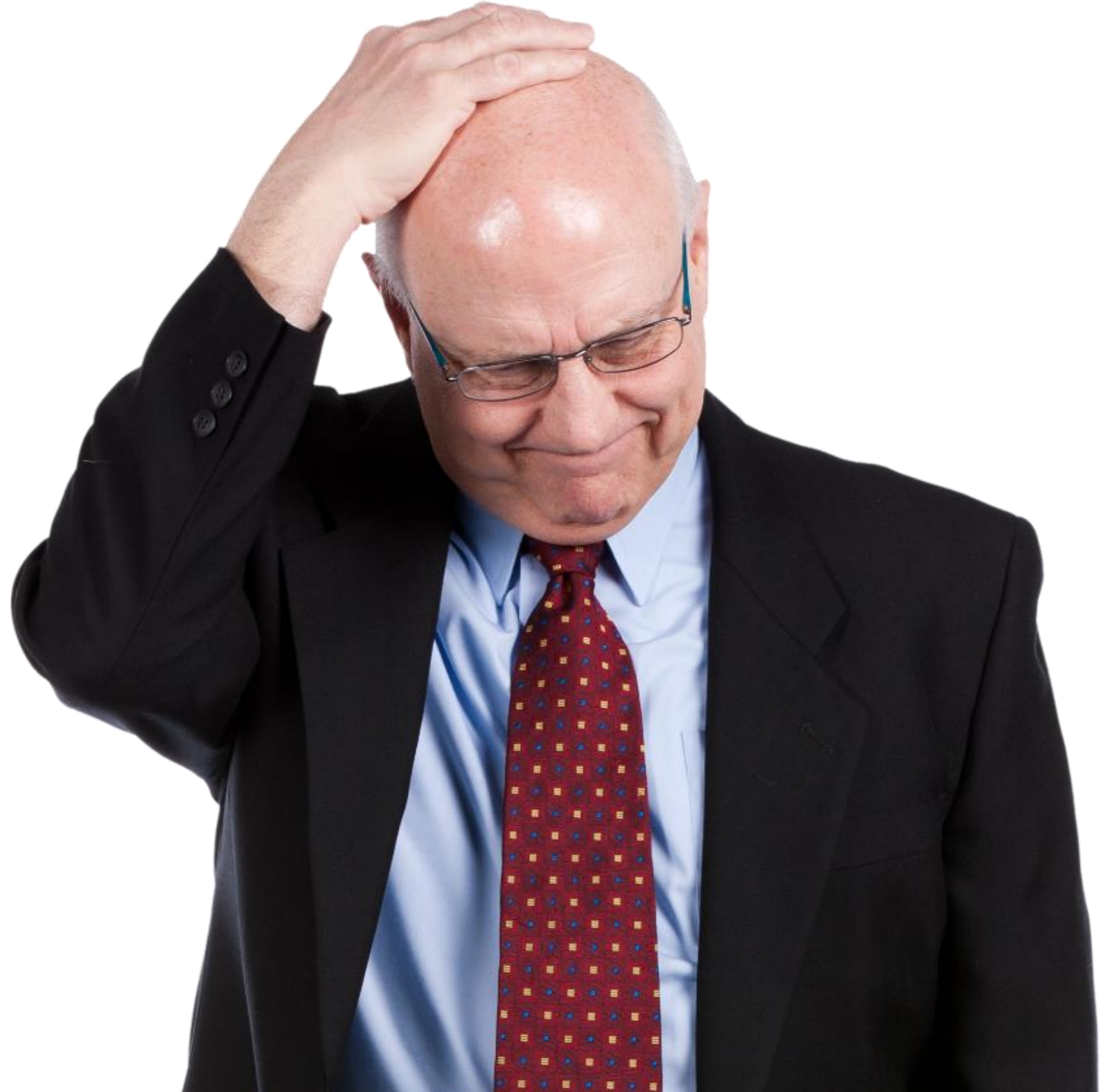
Some things we've learned along the way...

- There was an unofficial “founding” set of Covenants that were contrary to our official docs
- There may be more than one way to repair many of our walls
- There may be some good options as to who can do repairs
- There are some rules to follow – and there needs to be.
- There's potentially a lot of \$\$\$ at stake



Perhaps our biggest
problem: We can't
agree on who
maintains the walls!

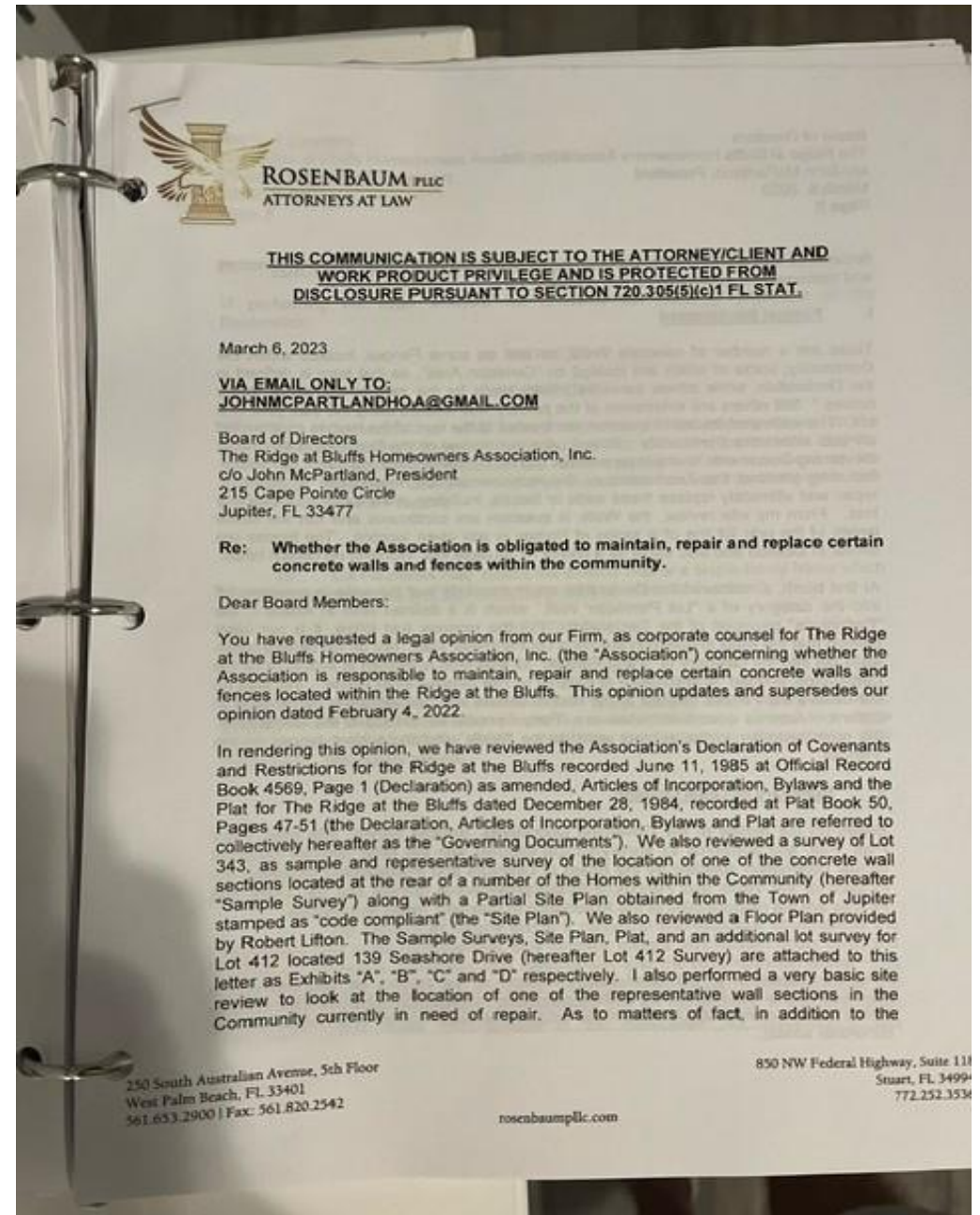
- HOA: 170 Votes. 40%
- Homeowner only: 152 Votes. 36%
- 50/50: 107 votes. 25%



Our Documents
have been
termed
ambiguous...

“...who is responsible for the
maintenance of the walls and
fences is ambiguous...”

Rosenbaum pllc





So we could go with our Attorney's findings...

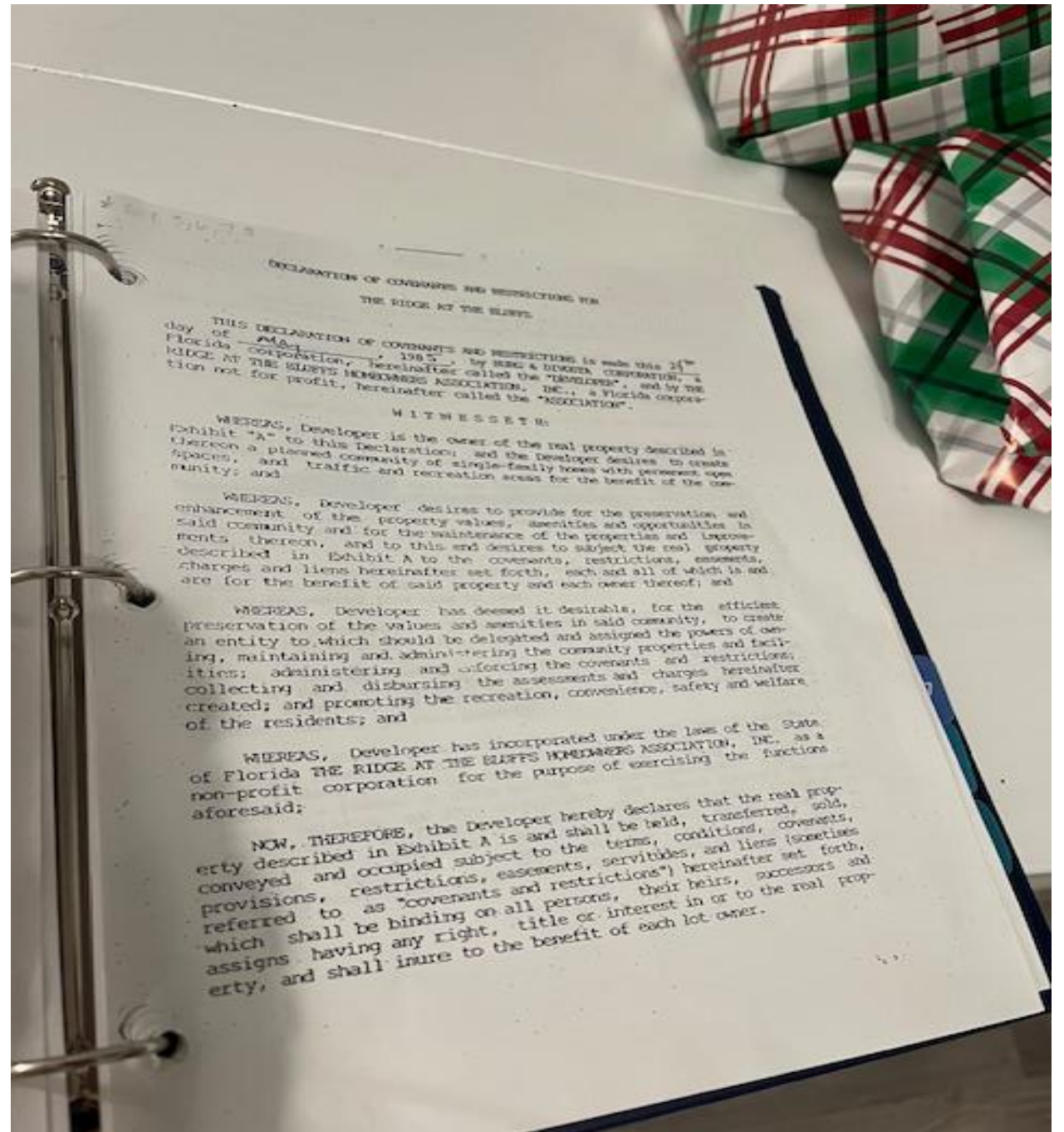
“... it is our professional opinion that the Walls and Fences are the responsibility of the Association to maintain and repair and replace”

Received 170 survey votes (40%)

... or perhaps we can relook at things and find another solution.

“Each owner shall maintain the exterior of his single family home, including the walls...

Received 152 survey votes (36%)



How Do We Move Forward?



“Can’t we all just get along?” Rodney King

Working through differences... How to bridge the gaps



- Have an open mind
- Listen
- Consider outside thoughts
- Be patient
- Don't shut down
- Try to suspend our biases

Let's get started!

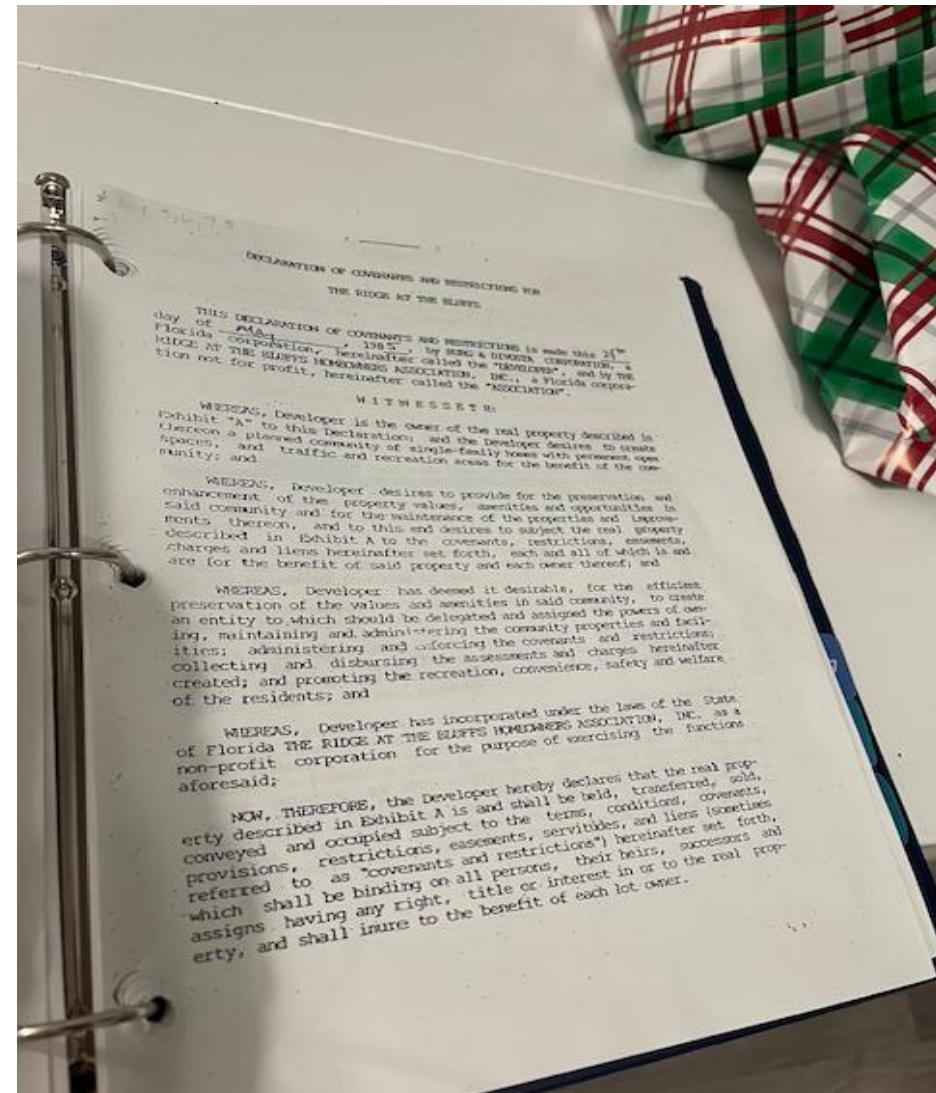
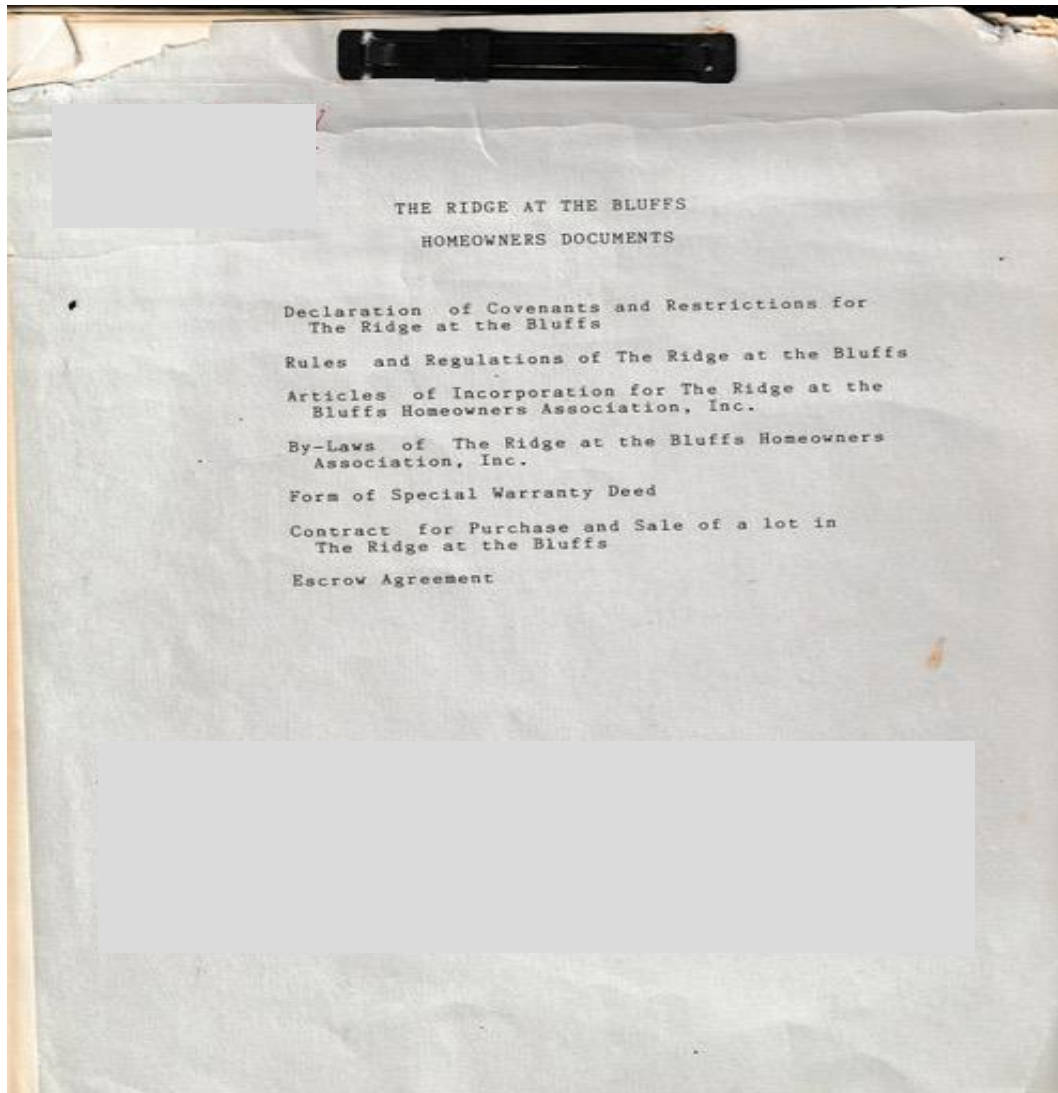




Chapter 2: Our Governing Document – The Declaration of Covenants



Surprise! Covenants – There are 2 Sets of Covenants! 1984 (not official) or 1985 (very official)



Two Covenants. Who Knew???

1984 “Hand outs”

- Many original purchasers were given a 1984 package of Governing Documents
- Original Homeowner’s were told they owned maintenance of all backyard walls (and fences)
- This 1984 version established a baseline – a thought process that is with many homeowners still today.

1985 – Present Official Docs

- On record with Palm Beach County is a significantly different set of Documents.
- But the official 1985 Covenants get “ambiguous” and mess that up a bit.
- Many of us “newbie” only know this 1985 version – which established a second way of thinking.

It’s 2024. Let’s get things in order.

Two Covenants – Differences:

1984 Version

- Has homeowner maintain their lot perimeter wall

1985 – Current Version

- Has the neighbor maintain the lot perimeter wall



Two Covenants – Differences so far:

1984 Version

- Has homeowner maintain their lot perimeter wall
- Easement over neighbor's sideyard for owner access to Lot Perimeter Wall only
- Party Fence is for walls built on two adjoining lots
- Party Fence not listed for easement access
- This made the backwall shared between neighbors the only Party Fence (not the side extension wall)
- Misstated the property line: "Lot Perimeter Wall means the exterior wall of a single family home which is located on the lot line."
- "Each owner shall maintain the exterior of his single family home, including the walls, **private** fences **and** **roof** in good condition and repair."

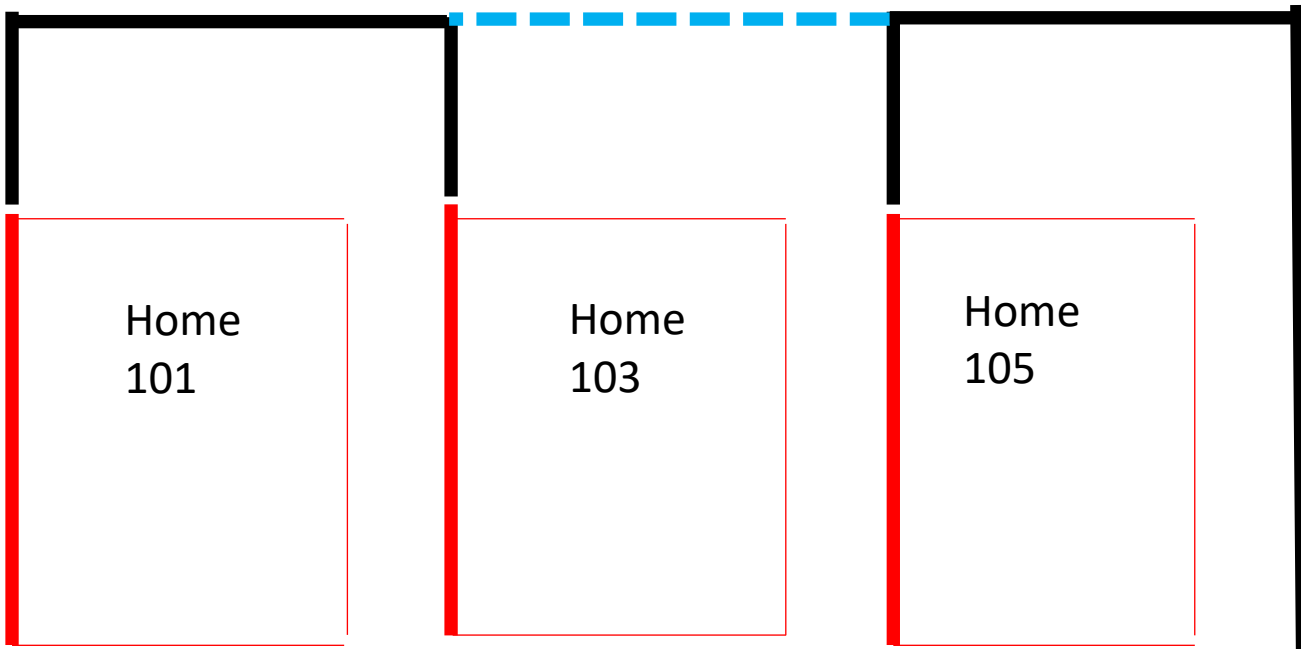
1985 Version

- Has neighbor maintain the lot perimeter wall
- Easement over Owner's lot for the neighbor & the Association to access the Lot Perimeter Wall
- Party Fence is for walls built between two adjoining lots
- Added Party fence easement
- This made the "extension" a Party Fence
- Corrected the property line: "Lot Perimeter Wall means the exterior wall of a single family home which is located approximately two (2) feet from the lot line."
- "Each owner shall maintain the exterior of his single family home, including the walls (excluding lot perimeter wall as specified herein), and ~~private~~ fences ~~and~~ ~~roof~~ in good condition and repair."

Let's get a closer look at this...

A Closer Look... at 1984 Thinking

- “Each owner shall maintain the exterior of his single family home, including the **walls**, **private fences** and roof in good condition and repair.”
- Might the developer have used the term “fences” interchangeably for walls?

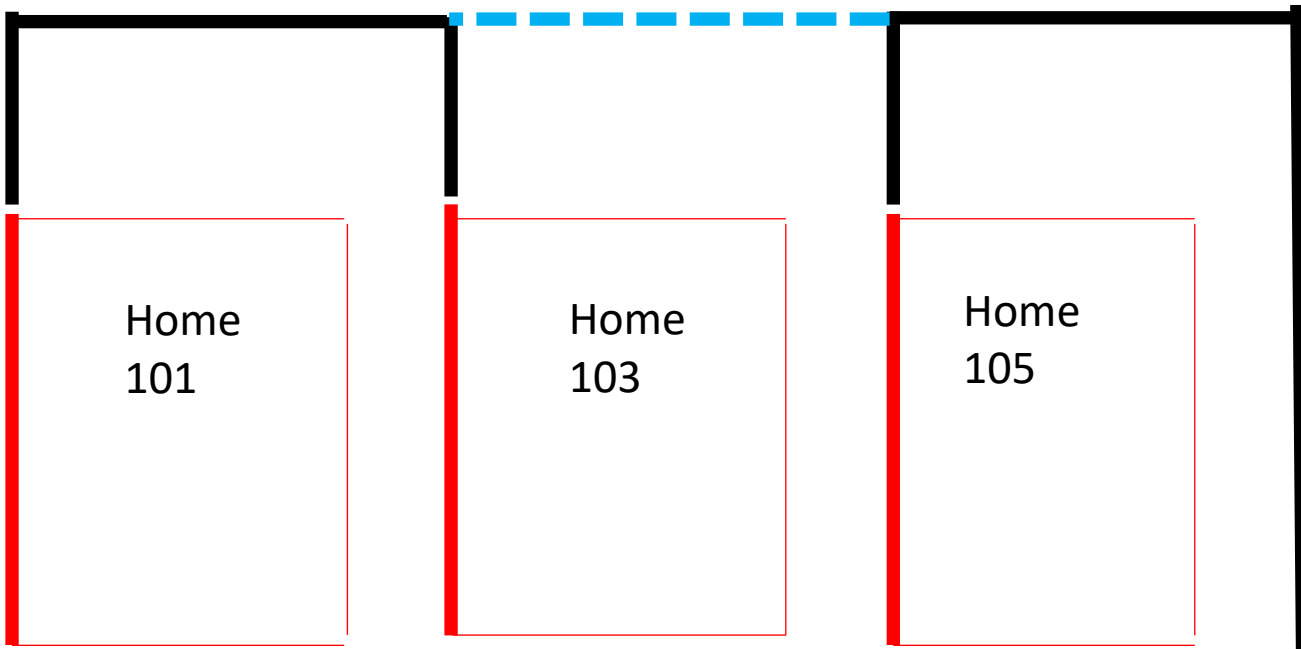


ONE OF THE MOST COMMON MISTAKES PEOPLE MAKE IS USING THE TERMS ‘FENCE’ AND ‘WALLS’ INTERCHANGEABLY... ESPECIALLY IN LEGAL DOCUMENTS.”

- The Content Authority

A Closer Look... at 1984 Thinking

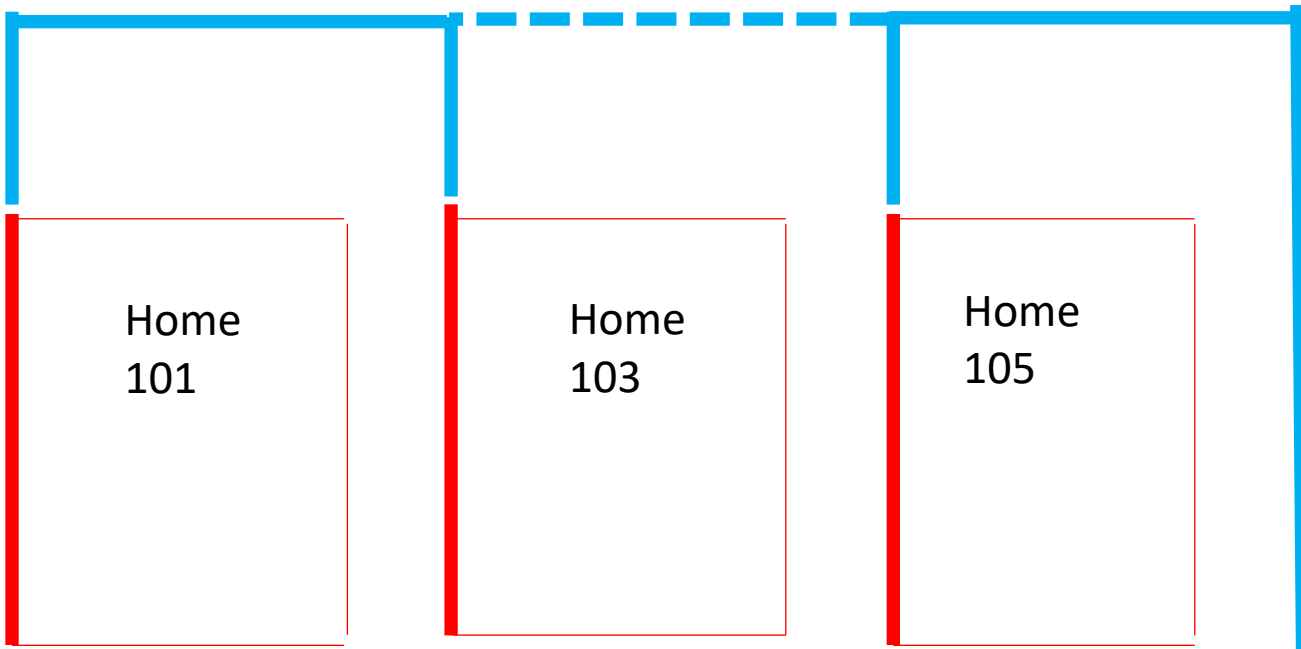
- “Each owner shall maintain the exterior of his single family home, including the **walls**, **private fences** and roof in good condition and repair.”
- Might the developer have used the term “fences” interchangeably for walls?
 - Already did for “Party Fences”



“Those **walls or fences** which are constructed between two adjoining lots ...are hereby declared as “Party **Fences.**”

A Closer Look... at 1984 Thinking

- “Each owner shall maintain the exterior of his single family home, including the **walls**, **private fences** and roof in good condition and repair.”
- Might the developer have used the term “fences” interchangeably for walls?
 - Already did for “Party Fences”
 - What if this meant “...including the **walls**, **privacy walls & fences** and roof...”

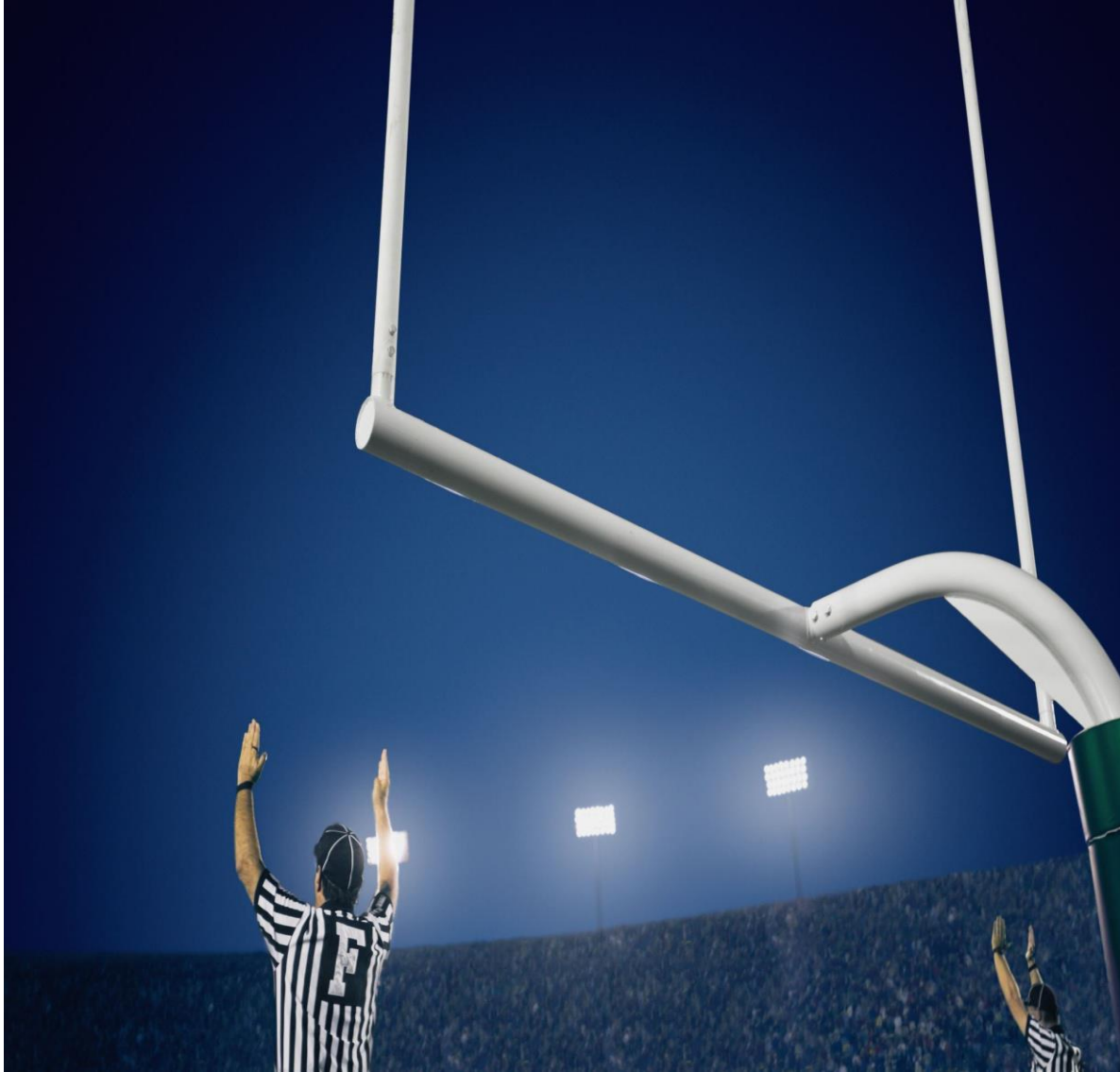


Wouldn't this wall ownership all be solved if this is what was written?

This idea is what the original buyers all were told. This is the mindset – and the 1984 documents can be interpreted this way.

Coming up....

- ~~The “real” Governing Documents Created a mindset~~
- What are the rules for Wall repairs (think Town of Jupiter)?
- Who can repair the wall cracks?
- What is the scope of the repairs?
- What are the real costs?
- How do we move forward?



Remember our Goals....

- ✓ **Solving the repair & maintenance responsibilities**
- ✓ **Updating the Declaration of Covenants and Restrictions**
- ✓ **Fixing the walls that need fixing**



Chapter 3: Rules for Walls Repairs; Who Can Repair Them?



Where do we start?

Professional Engineer?

Licensed Contractor?

Handyman?

Joint Knock Down & Rebuild

Vs.

Joint Patching

Permit?



What are the Rules for Wall Repair?

Town of Jupiter Laws & Codes...

Licensed Contractors?

- Association must hire Licensed Contractor (LC)
- Homeowner can hire LC or can proceed as an **Owner-Builder** [Chapter 489.103(7) exemption]

How about Permits?

- Repair work <\$1000 does not need building permit [Town Code 105.2] - unless repair affects structural integrity.
- More significant repairs require a Town Permit



What is an Owner-Builder????



Like painting, plumbing, electrical projects etc, a homeowner can do their own wall repair work.



No Trade License required if owner does the work



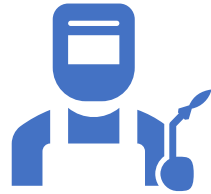
...but a permit may be needed

Note: “Any person’s working on my building who is not licensed must work under my direct supervision...” See Town Building Dept. Owner-Builder Affidavit

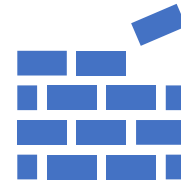
Rules in a nutshell...



HOA is a corporation.
Hiring a licensed contractor is required



Homeowner – can hire a licensed contractor or repair as an Owner-builder



Significant repairs require a permit from the Town (over \$1000)



Minor repairs can be done without town involvement (< \$1000)

Coming up....

- ~~The “real” Governing Documents~~
- ~~What are the rules for Wall repairs (think Town of Jupiter)?~~
- ~~Who can repair the wall cracks?~~
- What is the scope of the repairs?
- What are the real costs?
- How do we move forward?



Chapter 4: What is the Scope of the Repairs; What are the Costs?



How much is my wall!?

The Ridge Back Wall Repair Cover Page - DRAFT ONLY

Contents	Page #
Wall & Fence Cover Page	1
Repair Clarifications	2
Wall Joint Pictures	3
Site Map	4
Beach Summit Ct	5
Cape Pt. - Even Numbered (along The River)	6
Cape Pt. - Even Numbered (inner CPC)	7
Cape Pt. - Odd Numbered	8
Dunes Edge	9
Knoll Way	10
Ocean Pines	11
Ridge 100's	12
Ridge 200's	13
Ridge 300's	14
Sand Pine - Even Numbered	15
Sand Pine - Odd Numbered	16
Seashore - Even Numbered	17
Seashore - Odd Numbered	18
Sea Steppes	19

Wall Joint Repair												
Priority Level - By Street												
Very High	High	Medium	Low	Very Low	Unknown	Count						
1	2	3	4	5	??							
0	6	20	5	1	0	32						
0	0	3	1	1	0	5						
0	0	0	3	1	0	4						
0	0	8	3	0	0	11						
0	0	0	0	0	3	3						
1	1	15	2	1	0	20						
0	0	4	11	11	0	26						
0	0	8	19	2	0	29						
0	1	14	14	0	0	29						
0	0	2	0	2	0	4						
0	6	6	18	1	0	31						
3	12	7	12	5	0	39						
0	3	25	6	4	0	38						
4	8	13	11	2	0	38						
0	1	10	7	2	0	20						
Totals						7	38	135	116	33	3	328

Note: Wall Joint counts are higher than Homes with Backwalls abutting Association property (328 vs 308) due to End Wall joints being included.

	Back Wall/Fence Count			
	Assoc	Home	Fences	Total
Beach Summit Ct	32	0	25	57
Cape Pt. - Even Numbered (along The River)	8	28	0	36
Cape Pt. - Even Numbered (inner CPC)	4	20	0	24
Cape Pt. - Odd Numbered	8	31	0	39
Dunes Edge	3	13	13	29
Knoll Way	18	2	0	20
Ocean Pines	21	15	34	70
Ridge 100's*	28	13	37	78
Ridge 200's	29	1	31	61
Ridge 300's	1	15	21	37
Sand Pine - Even Numbered	29	0	0	29
Sand Pine - Odd Numbered	37	0	0	37
Seashore - Even Numbered	36	0	0	36
Seashore - Odd Numbered	37	0	0	37
Sea Steppes	17	0	11	28
Totals				308

* 1 home has both wall & fence. Counted as Wall



Start with the Back Wall Repair Draft.

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Ridge 200's	13
Ridge 300's	14
Sand Pine - Even Numbered	15
Sand Pine - Odd Numbered	16
Seashore - Even Numbered	17
Seashore - Odd Numbered	18
Sea Steppes	19

Wall Joint Repair							
Priority Level - By Street							
Very High	High	Medium	Low	Very Low	Unseen	Count	
1	2	3	4	5	??		
0	6	20	5	1	0	32	
0	0	3	1	1	0	5	
0	0	0	3	1	0	4	
0	0	8	3	0	0	11	
0	0	0	0	0	3	3	
1	1	15	2	1	0	20	
0	0	4	11	11	0	26	
0	0	8	19	2	0	29	
0	1	14	14	0	0	29	
0	0	2	0	2	0	4	
0	6	6	18	1	0	31	
2	12	7	12	5	0	38	
0	3	25	6	4	0	38	
4	8	13	11	2	0	38	
0	1	10	7	2	0	20	
Totals	7	38	135	116	33	328	

Note: Wall Joint counts are higher than Homes with Backwalls abutting Association property (328 vs 308) due to End Wall joints being included.

	Back Wall/Fence Count			Total
	Assoc	Home	Fences	
Beach Summit Ct	32	0	25	57
Cape Pt. - Even Numbered (along The River)	8	28	0	36
Cape Pt. - Even Numbered (inner CPC)	4	20	0	24
Cape Pt. - Odd Numbered	8	31	0	39
Dunes Edge	3	13	13	29
Knoll Way	18	2	0	20
Ocean Pines	21	15	34	70
Ridge 100's*	28	13	37	78
Ridge 200's	29	1	31	61
Ridge 300's	1	15	21	37
Sand Pine - Even Numbered	29	0	0	29
Sand Pine - Odd Numbered	37	0	0	37
Seashore - Even Numbered	36	0	0	36
Seashore - Odd Numbered	37	0	0	37
Sea Steppes	17	0	11	28
Totals	308	138	172	618

* 1 home has both wall & fence. Counted as Wall

We have a 20 page report of all 328 wall joints

- It's not sanctioned – yet
- It's not official ...but it is helpful!
- We know all 328 wall joints fall into one of 5 Priority Levels
- Let's take a look...

Level 1 High Priority/Structural Wall Repair



Level 1 High Priority/Structural Wall Repair



This wall is

- cracked open vertically,
- open at the top,
- broken-up Cap,
- and leaning 2”.

Level 1 High Priority/Structural Wall Repair

Knock-down Joints – How do we fix them?

May need:

- Removal of the top cap
- Removal of 2 or more rows of block
- Excavation of soil down to footing
- Rebuilding wall section including anchored rebar, new expansion joint, new CMU block, tie-in to adjacent walls, stucco finish, proper shoring...

Rebuild requires Town Permit. Also - Professional License and oversight or the Owner-builder does the work.

Estimated cost: >\$10k - \$15k to knockdown & rebuild.

- Maybe there are other options.



Level 2 High Priority Wall Repair



This wall has a vertical joint breach, open at the top, broken-up stucco – not leaning. We have 39+/- Level 2 wall joints.

Cost Estimate (3 bids in 2022): \$10,200 ; \$10,700, \$17,300 for “Knock-down Joint” scope

Does it need full repair like Level 1 – or can this be repaired in lieu of being rebuilt?

Let’s take a look at what Ridge Homeowner & very handy Scott Cantrell did to this wall...

Sample Wall Repair

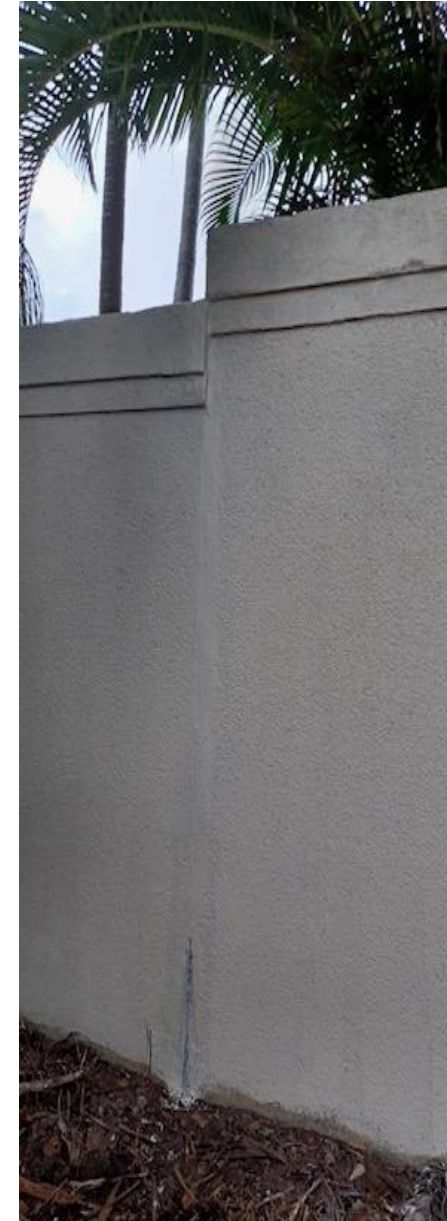
- Project included
 - Scoring & prep cracks
 - Gap fill/closure w/repair mortar
 - Next day waterproofed – which flexes, but non-shrink
 - Paint/Stucco



Gap Fill



Waterproof



Paint

Sample Wall Repair

- Project included
 - Scoring & prep cracks
 - Gap fill/closure w/repair mortar
 - Next day waterproofed – which flexes, but non-shrink
 - Paint/Stucco
- Note this is a patched wall – not a rebuilt wall.
- Is this good enough? Can it be used widely? What's it cost?



Sample Wall Patch Cost



- All in repair price: <\$500.
 - Roughly 8 hours total and \$50 material
 - Even if we double that cost, that's <\$1000.
 - Can we repair Level 2 wall rather the Knockdown plan?

Remember – this doesn't rebuilt the joint, but rather repairs it

- Notes:
 - Association's engineer could evaluate and design the repair
 - Our licensed contractor could bid this design

 - An owner can take on the repair on their own
 - An owner can take it on and get help from a local talent like Scott Cantrell or a Sal Altieri – as long as they're instep with the rules
 - May not need a permit

Level 3 Medium Priority Wall Repair



This wall has a vertical joint breach, open at the top – not leaning. We have 135+/- Level 3 wall joints.

Appears to need “patch work”

- Scoring & opening cracks
- Gap fill/closure w/repair mortar
- Waterproofing
- Paint

Estimated Cost: <\$600 if work by Homeowner; ?? if by Association’s contractor. Maybe \$1200.

Permit required: Not likely for homeowner.

Level 4 Low Priority Wall Repair



This wall has an aging seam and a line crack at the top – not leaning. We have 112+/- Level 4 wall cracks.

Appears to need minor “patch work”

- Scoring & opening cracks
- Gap fill/closure w/repair mortar
- Waterproofed
- Paint

Estimated Cost: <\$400 if work by Homeowner; ?? if by Association’s contractor. Maybe \$800.

Permit required: No

Level 5 Low Priority Wall Repair



This wall has a patched seam and has been cared for.
We have 33+/- Level 5 wall joints.

Appears to need no work at this point

Estimated Cost: \$0

Coming up....

- ~~The “real” Governing Documents~~
- ~~What are the rules for Wall repairs (think Town of Jupiter, Homeowner)?~~
- ~~Who can repair the wall cracks?~~
- ~~What are the real costs? (Order of Magnitude Costs)~~
- How do we move forward?



Chapter 5: How Do We Move Forward?



Let's Not Lose Sight – Our Community Upkeep Matters!

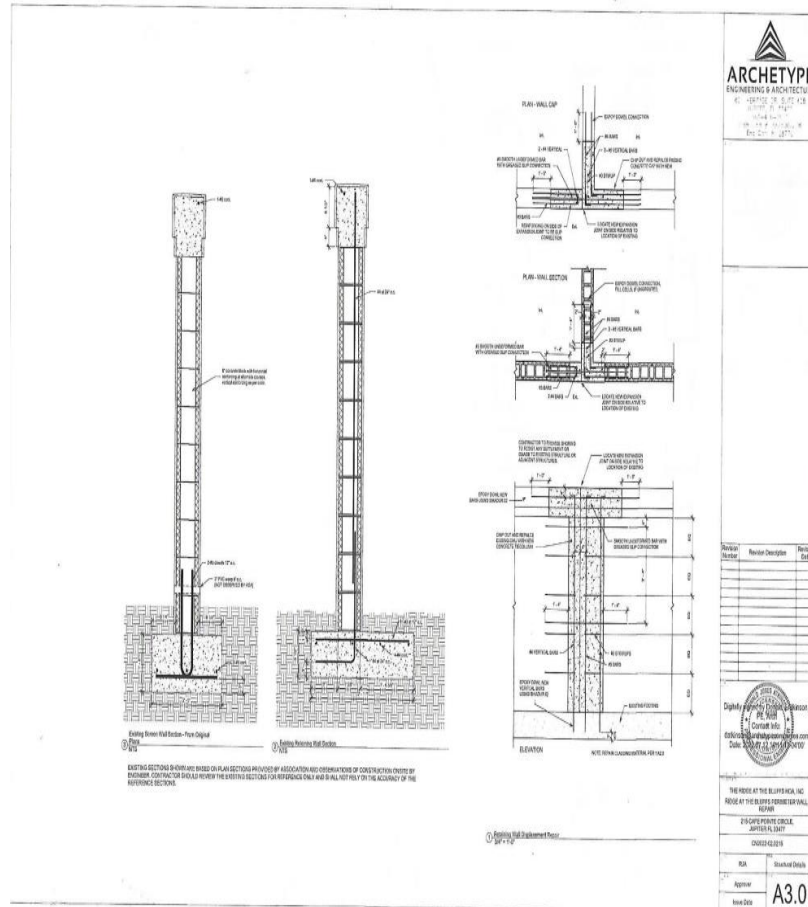


Moving Forward: Here are 2 Ideas...

Plan 1: Association Maintains

Plan 2: Homeowner Maintains

Plan 3 – to be determined



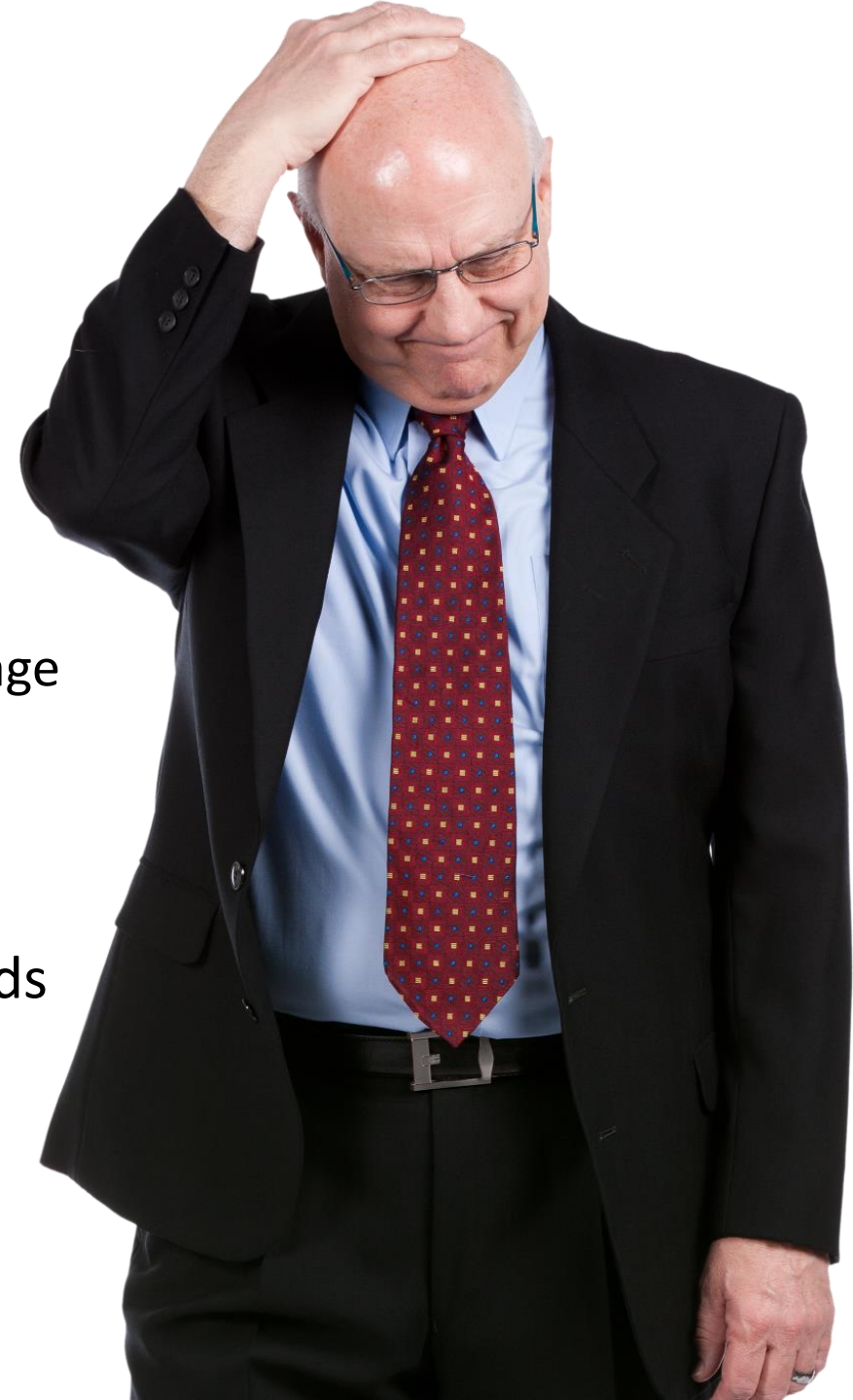
Covenant Side bar...

*The need for 310 votes
is the ultimate
compromise maker!*

No matter what plan we move forward with, if the covenant changes get voted down, we're right back where we started...

- Stuck with ambiguous documents
- Attorney's opinion
- The Board will have to manage the hand they get dealt

We need a plan that the majority of homeowners finds acceptable!



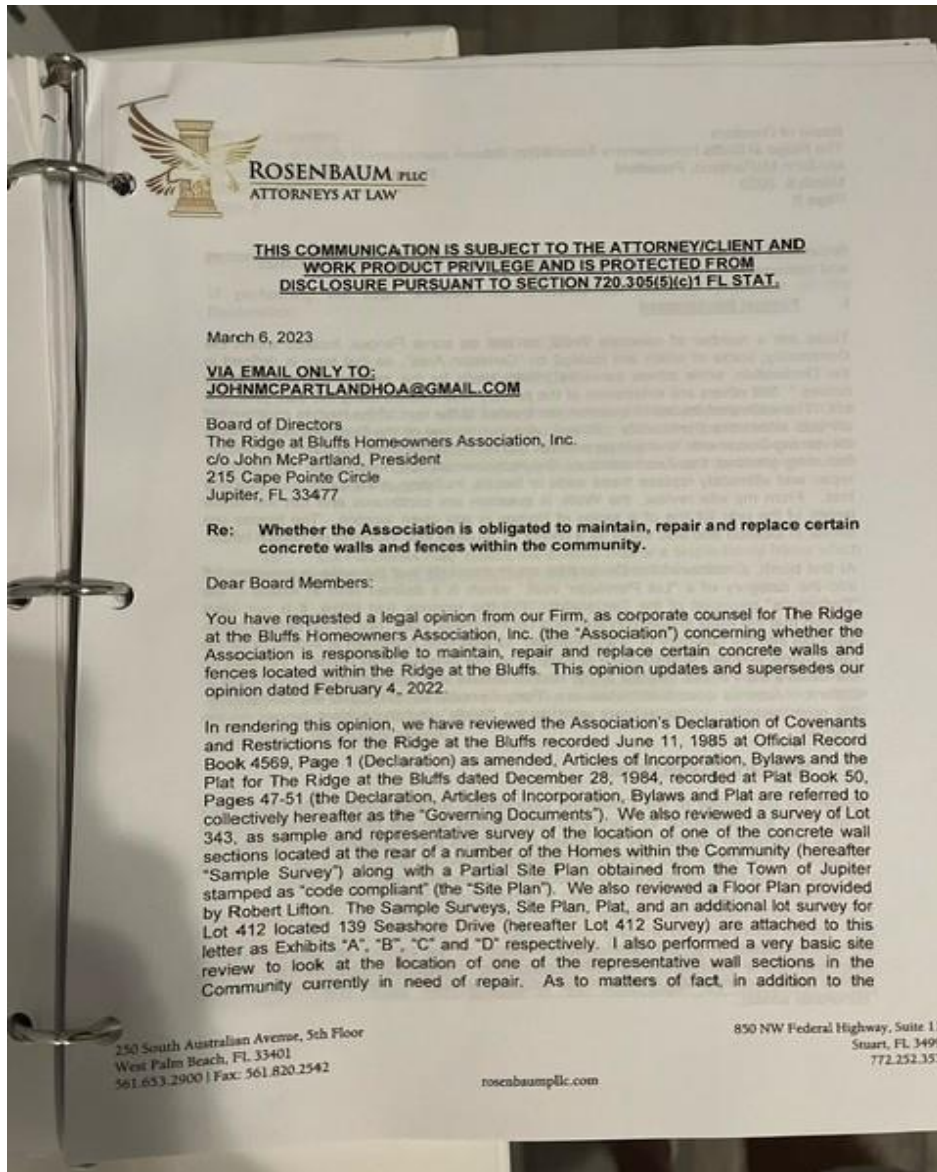
Here's Plan 1... The "Association" Plan

Theme: The Association repairs the back wall joints

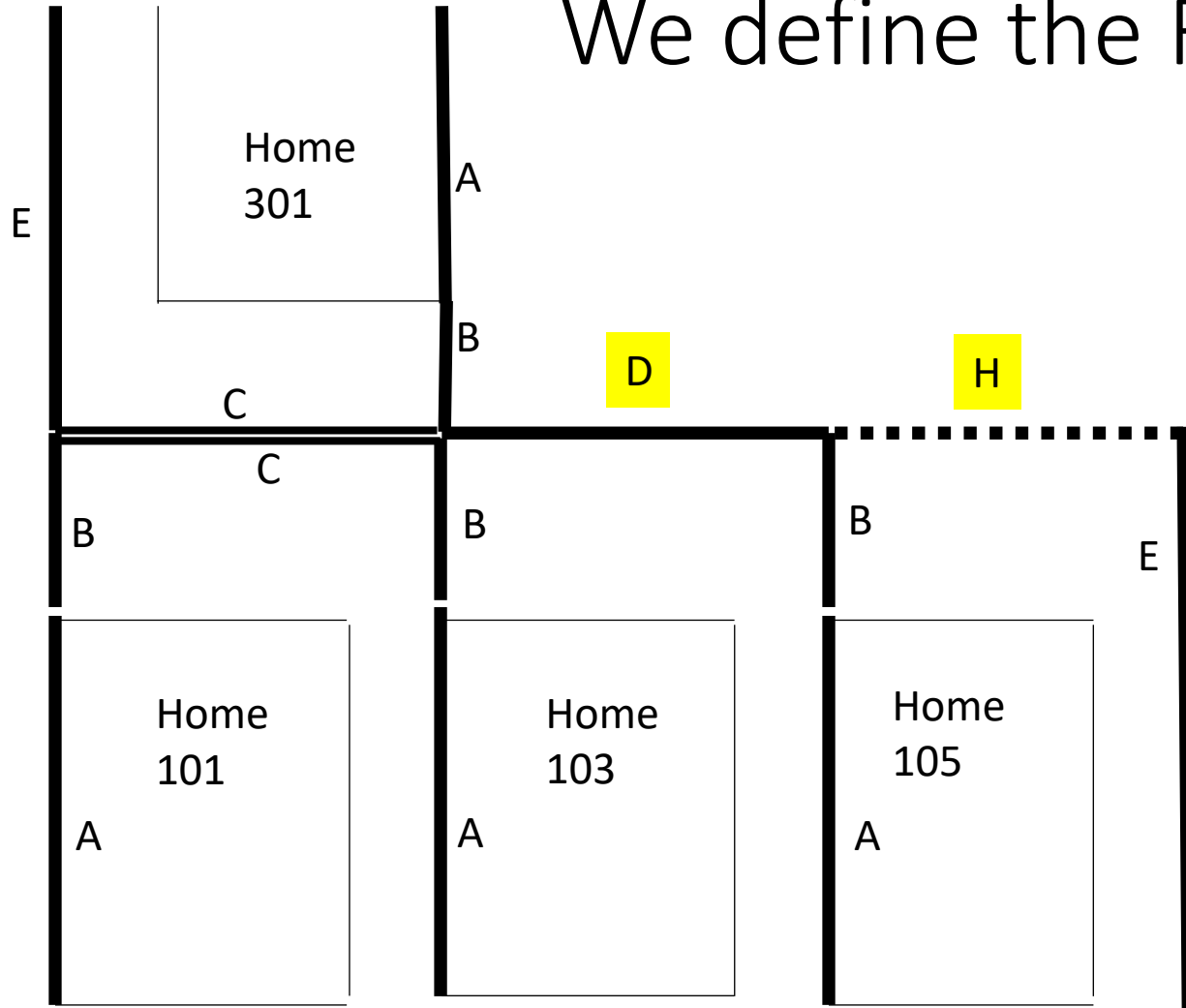
From our Attorney:

"Based on our review of the Governing Documents... it is our professional opinion that the walls and fences are the responsibility of the Association to maintain, repair..."

Received 170 survey votes (40%)



We define the Responsibilities...

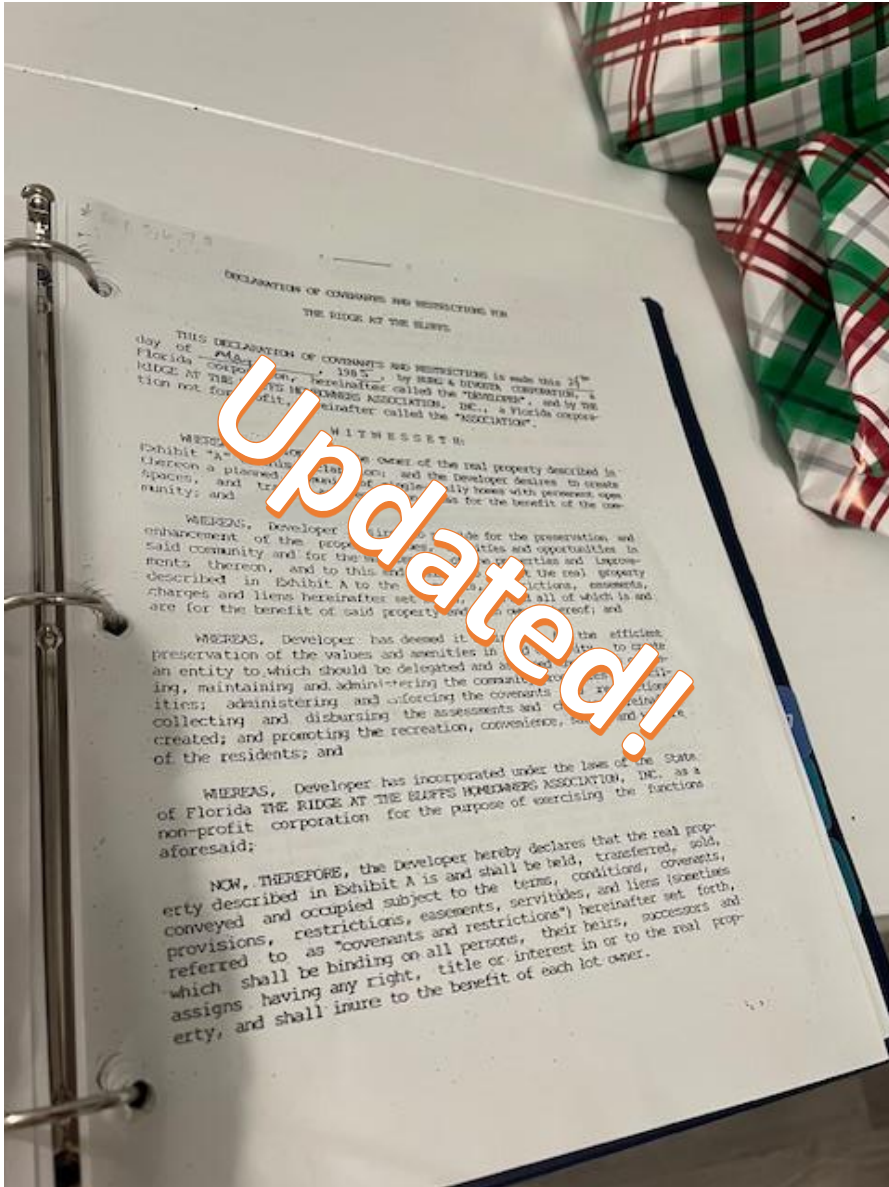


Wall	Responsible Party
A. Lot Perim. Wall.	Homeowner
B. Lot Perim. Extension Wall	Homeowner
C. Back Party Wall	Shared Homeowners
D. Back Common Wall	Association ¹
E. End Wall	Homeowner ²
F. Gated Wall (not shown)	Homeowner
G. Mid-Wall (not shown)	Homeowner
H. Fence	Association

Footnote 1: Back Common Wall – painting and paint prep including superficial cracks to inner facing wall surfaces are by the homeowner,

Footnote 2: End Wall still needs HOA Paint color Approval

...we NEED this step:



- Develop a Draft with our changes
- Attorney Review and Prep
- Homeowner Approval
- Filing with Palm Beach County

Order of Magnitude Co\$t\$ – Association Responsible for Back Wall Repairs

<u>Priority</u>	<u>Count</u>	<u>Estimated \$</u>	<u>Notes:</u>
Level 1 – High. Structural	6	\$15k ea	\$90k
Level 2 – High	39	\$8k ea	\$312k total
Level 3 – Medium	138	\$1200 ea	\$166k total
Level 4 – Low	112	\$800 ea	\$92k total
Level 5 – None	33	\$ 0	\$0
	328		\$660k
			\$2010/wall

Good Plan or Bad Plan? Pro's & Con's

Plan 1: The Association Plan

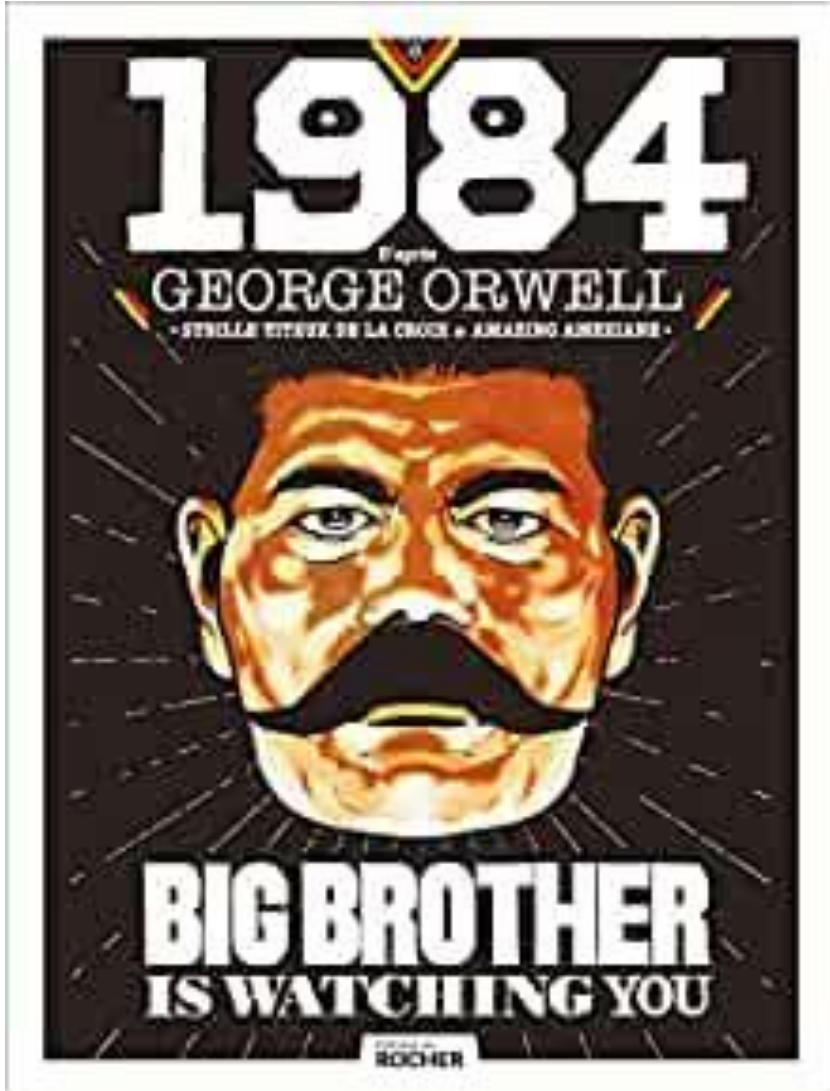
Pro's

- + Now it targets all walls
- + Total rebuild of High Priority Structural walls joints
- + May allow for wall patching in lieu of Knock-downs for some walls
- + Professional Engineering
- + Licensed & Insured construction
- + Professionally controlled project
- + Continuity
- + Quality construction

Cons

- Complex responsibility re-write
- Doesn't address the cause to the cracks (e.g. tree roots, soil issues)
- Rebidding required
- More scope than original
- Adds engineering costs
- Unknow construction issues (e.g. painting, site repair, site access)
- Overall costs are higher
- Oversight labor (committee?)
- Concept need 310 Homeowner votes

Here's Plan 2... The "1984" Plan



Theme: Homeowners are largely responsible for the Yard Wall maintenance

“Each owner shall maintain the exterior of his single family home, including the **home walls**, **yard walls as defined herein**, **fences and gates** in good condition and repair.”

Received 152 survey votes (36%)

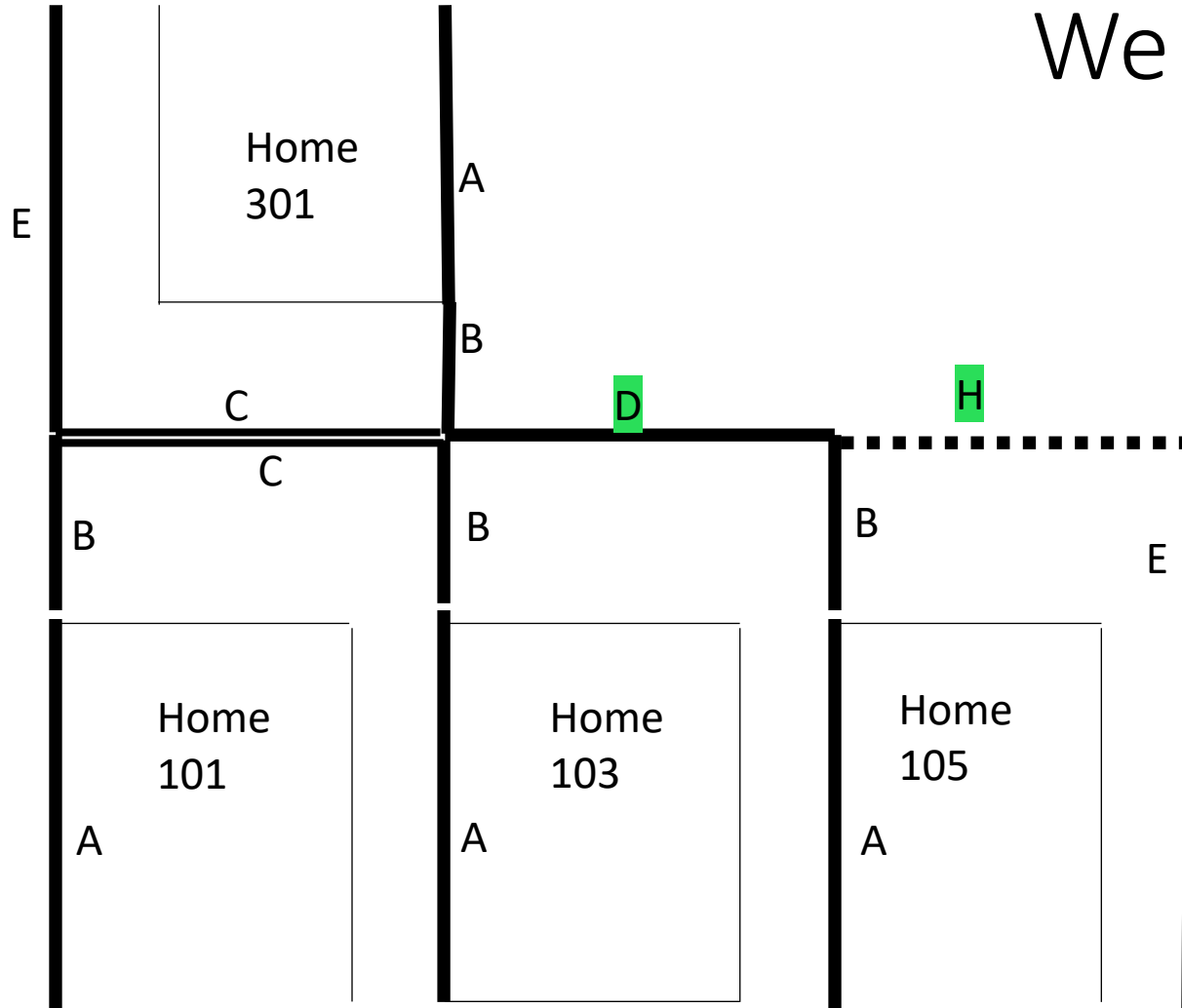
We start here – Clarify **Definitions** in Covenants

13. Exterior Wall Definitions. All references to a particular side (Right, Left) are as seen from the street in front of the lot.
- a. **"House Walls"** shall mean the exterior walls that make up the perimeter of all four sides of a single-family home. These walls are all inbound of the outline of the house roof.
 - i. **"House Perimeter Wall."** Means the left-side House Wall that is constructed approximately 2 feet inbound from the owner's lot line. Maintenance responsibility: Wall owner
 - b. Yard Walls shall include:
 - i. **"Back Common Wall"** shall mean the backyard wall that abuts up to common area or preserves. Maintenance responsibility: Homeowner is responsible for the entire back wall regardless of property lines, including but not limited to the 2' segment that extends into the adjacent lot. Exception: Backside of wall superficial repairs and painting by the Association.
 - ii. **"Back Party Wall"** means any backyard backwall that abuts to a property owner or owners. Maintenance responsibility: Shared among owners. See Section VI. Maintenance
 - iii. **"End Lot Wall"** means any right side yard wall that abuts to common area or preserves whether or not the wall is located on any part of the common area or preserves. Maintenance responsibility: Homeowner
 - iv. **"Gated Wall"** means each gated wall between a single family home and an adjacent House Perimeter Wall or End Lot Wall. Maintenance responsibility: Gate owner responsible for all wall segments and gate regardless of property lines.
 - v. **"House Perimeter Extension Wall"** means the backyard wall attached to an owner's home that extends from the House Perimeter Wall through the backyard. Maintenance responsibility: Wall owner
 - vi. **"Mid-wall"** means any back yard back wall entirely on an owner's lot with the property behind said wall being of that owner. House Perimeter Extension Walls are not Mid-walls.

Then add – Responsibility for Maintenance

13. Exterior Wall Definitions. All references to a particular side (Right, Left) are as seen from the street in front of the lot.
- a. **“House Walls”** shall mean the exterior walls that make up the perimeter of all four sides of a single-family home. These walls are all inbound of the outline of the house roof.
 - i. **“House Perimeter Wall.”** Means the left-side House Wall that is constructed approximately 2 feet inbound from the owner’s lot line. **Maintenance responsibility: Wall owner**
 - b. Yard Walls shall include:
 - i. **“Back Common Wall”** shall mean the backyard wall that abuts up to common area or preserves. **Maintenance responsibility: Homeowner is responsible for the entire back wall regardless of property lines, including but not limited to the 2’ segment that extends into the adjacent lot. Exception: Backside of wall superficial repairs and painting by the Association.**
 - ii. **“Back Party Wall”** means any backyard backwall that abuts to a property owner or owners. **Maintenance responsibility: Shared among owners.** See Section VI. Maintenance
 - iii. **“End Lot Wall”** means any right side yard wall that abuts to common area or preserves whether or not the wall is located on any part of the common area or preserves. **Maintenance responsibility: Homeowner**
 - iv. **“Gated Wall”** means each gated wall between a single family home and an adjacent House Perimeter Wall or End Lot Wall. **Maintenance responsibility: Gate owner responsible for all wall segments and gate regardless of property lines.**
 - v. **“House Perimeter Extension Wall”** means the backyard wall attached to an owner’s home that extends from the House Perimeter Wall through the backyard. **Maintenance responsibility: Wall owner**
 - vi. **“Mid-wall”** means any back yard back wall entirely on an owner’s lot with the property behind said wall being of that owner. House Perimeter Extension Walls are not Mid-walls.

We get specific...

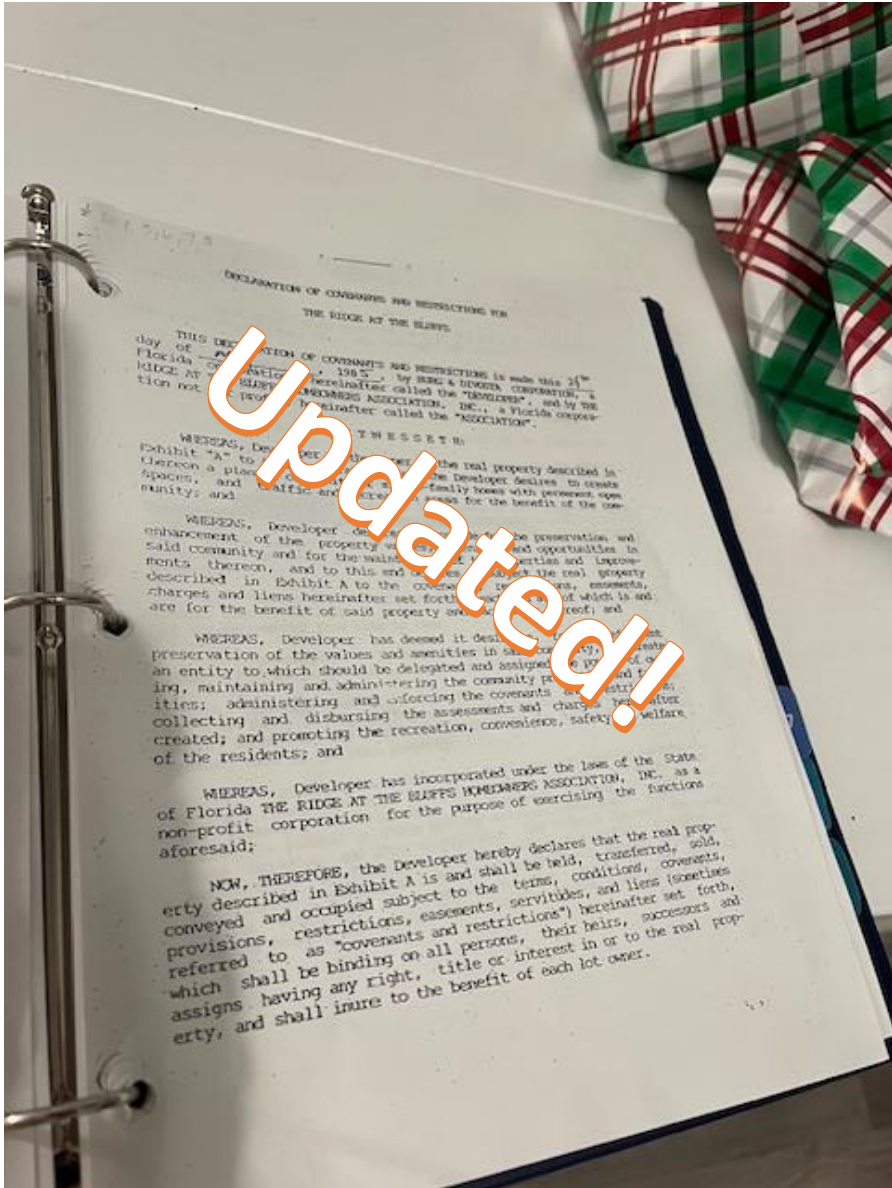


Wall	Responsible Party
A. Lot Perim. Wall.	Homeowner
B. Lot Perim. Extension Wall	Homeowner
C. Back Party Wall	Shared Homeowners
D. Back Common Wall	Homeowner ¹
E. End Wall	Homeowner ²
F. Gated Wall (not shown)	Homeowner
G. Mid-Wall (not shown)	Homeowner
H. Fence	Homeowner

Footnote 1: Back Common Wall – painting and paint prep to backside wall surfaces are by the Association

Footnote 2: End Wall still needs HOA Paint color Approval

... and we work through Document changes:



- Develop a Draft with our changes

- Attorney Review and Prep

- **Gain Homeowner Approval**

- Filing with Palm Beach County

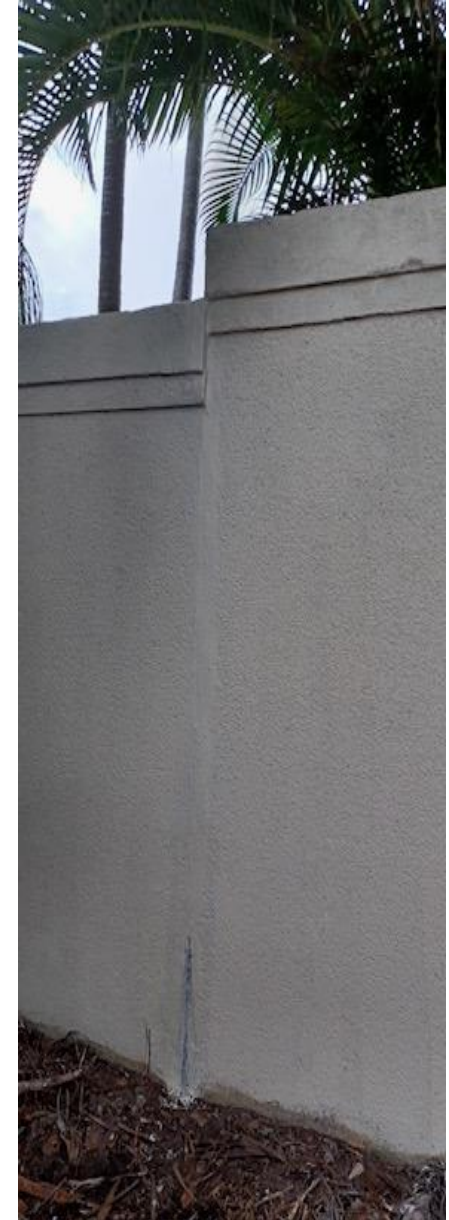
Finally, we get to fixing the walls...

- Create a Walls Committee
- We confirm the Priority Level for the 328 joints
- Set a timeframe: 2-3 years
- Clarify standards
- Set the homeowner expectations on how the walls can be repaired
- Track the work
- The Association paints the back side of walls as needed at project completion
- ...but we largely stay out of the way



We Do Play By the Rules...

- Repairs <\$1000 need only Committee approval
- Repair >\$1000 need Town permit and inspection
- Failure to gain repair acceptance will be fineable and could lead to lien issues



Order of Magnitude Co\$t\$ – “Owner-Builder”
 Responsible for Back Wall Repairs– by “Owner-Builder”

Priority	Count	Estimated \$	Notes:
Level 1 – High. Structural	6	Unknown	Could be 12k-90k*
Level 2 – High	39	\$999 ea	\$39k total
Level 3 – Medium	138	\$600 ea	\$83k total
Level 4 – Low	112	\$400 ea	\$45k total
Level 5 – None	33	\$ 0	\$0

328 \$180k - \$270K*

* Case Study; Create a Protection Fund

\$550-\$830/wall

rPriority

Count

Estimated \$ Notes:

Level 1 – High. Structural

6

Unknown

Could be 12k-90k*

Why show \$12k-\$90K?

Proceeding on a Case Study

- Owner1 – Concrete Construction guy (NY)
- Called very concerned about the crack
- Chatted with Scott C and Steve T about 2 options.
 1. The Knock-down option (\$15k-ish)
 2. Scott's "Anchor & Infill" option (<\$2k)



<u>Priority</u>	<u>Count</u>	<u>Estimated \$</u>	<u>Notes:</u>
Level 1 – High. Structural	6	Unknown	Could be 12k-90k*

Why show \$12k-\$90K?

Proceeding on a **Case Study**

- Owner1 – Concrete Construction guy (NY)
- Called very concerned about the crack
- Chatted with Scott C and Steve T about 2 options.
 1. The Knock-down option (\$15k-ish)
 2. Scott’s “Anchor & Infill” option (<\$2k)
- Both Owner1 & Owner2 will handle the repairs as a Case Study – using Infill & Anchor option.
- We’ll likely learn a great deal – good or bad news

This will give us 3 High Priority Wall “repairs” to review and help us determine repair options for Level 1 & 2 walls.



What's a Protection Fund?

This is a compromise effort.

In this plan,

- Most of us will spend <\$1000
- A few may need to spend >\$10,000
- We enter into a compromise
 - If your wall costs >\$2000 to repair, and
 - The wall damage was not likely caused by owner action
 - The Association would share up to 50% of the repair
 - Max share amount: \$5000
 - Association's share would come from \$250k Wall set-aside money
 - Sunsets with wall project

Why: This Plan 2 does put the wall burden on the homeowners. It's an official change.

- This attempts to flatten out the expense peak.
- It'll likely help us avoid a lawsuits

What are the compromises with Plan 2:

Association Voters

- ✓ Giving maintenance & repair to individual homeowners vs the Association
- ✓ Opening door to repairing the joints rather than Knock-down & rebuild
- ✓ Continuity & level of repairs

Homeowner Voters

- Potentially spending for Protection Fund
- Backside Painting by Association

Good Plan or Bad Plan? Pro's & Con's

Plan 2: The "1984" Plan

Pro's

- + Targets all walls
- + Has an end date
- + Sets repair boundaries
- + Seemingly saves \$\$\$ for repairs
- + A plan to soften the blow to expensive repairs
- + Rules developed to help
- + Sets a clear path to get the work accomplished
- + Relatively simple responsibility rewrite

Cons

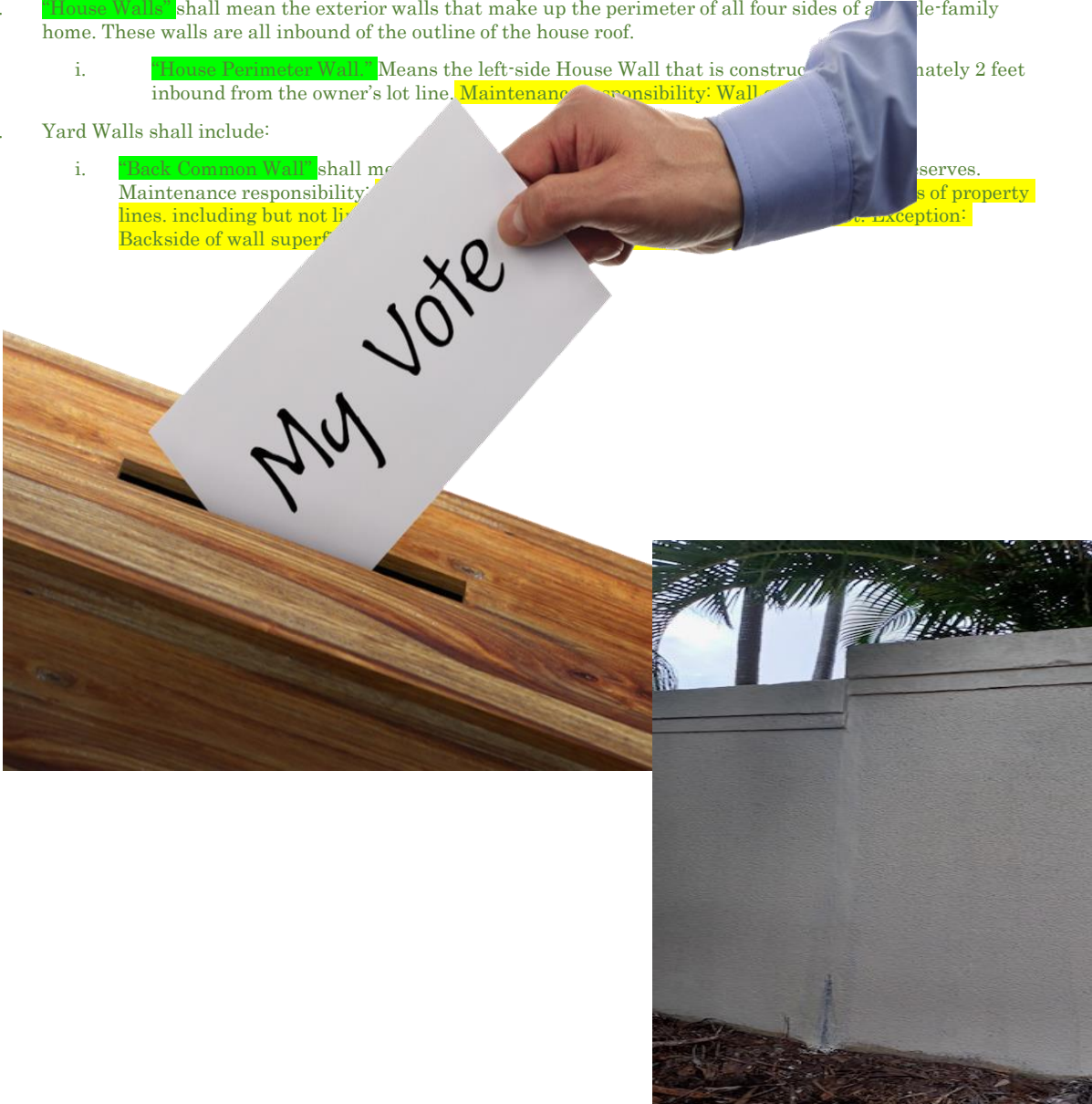
- Motivating some HO's to do repairs
- Fallout when repairs aren't done (e.g. fines, liens)
- Doesn't address the cause to the cracks (e.g. tree roots)
- Oversight labor (committee?)
- Continuity Concerns
- Quality concerns
- Burden future ACC
- Concept need 310 Homeowner votes

Other Plan Ideas



Exterior Wall Definitions. All references to a particular side (Right, Left) are as seen from the street in front of the lot.

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 - i. **House Partition Wall** Means the left-side House Wall that is constructed approximately 2 feet inbound from the owner's lot line. **Maintenance responsibility: Wall**
- b. Yard Walls shall include:
 - i. **Back Common Wall** shall mean... serves. **Maintenance responsibility: Wall** of property lines, including but not limited to... Exception: **Backside of wall super**



Moving Forward

- ✓ Solving the repair & maintenance responsibilities
- ✓ Updating the Declaration of Covenants and Restrictions
- ✓ **We need Homeowner approval of the Document Changes – of the plan we choose. That's 310 votes!**
- ✓ Fixing the walls that need fixing

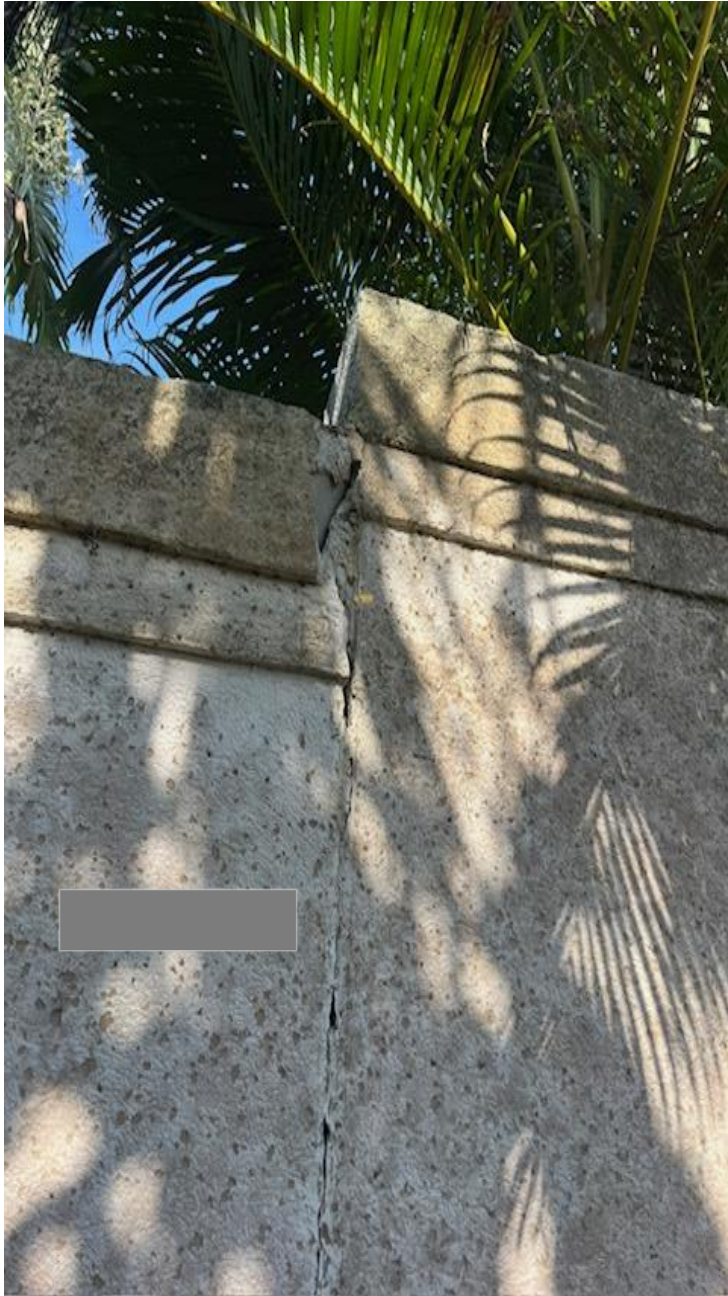
Coming up....

- ~~The “real” Governing Documents~~
- ~~What are the rules for Wall repairs (think Town of Jupiter, Homeowner)?~~
- ~~Who can repair the wall cracks?~~
- ~~What are the real costs?~~
- ~~How do we move forward?~~

...and in Conclusion...

It's your turn. What have **YOU** got to say on the topic?





Walls at the Ridge

**Workshop #2:
Moving Forward
on Ridge Walls
Issues**

Thank You!

