

Part 2: Walls & Fence  
Issues within our  
Covenants:

Leave Covenants as they are

or

Update Covenants to clarify  
maintenance & repair  
ownership

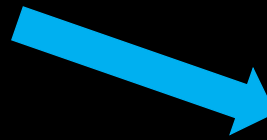


# Many Back Wall Joints are Indeed Concerning...



# We have House by House Report – every back wall....

Includes a summary page & A 15 page home-by-home back wall status report



Contents	Page #	Wall Joint Repair								
Wall & Fence Cover Page .....	1	Priority Level - By Street								Count
Repair Clarifications .....	2									
Backyard Wall Clarifications & Types.....	3,4	Major >>>>>> Minor								
Wall Joint Pictures .....	5,6	1	2	3	4	5	?	na		
Streets		1	2	3	4	5	?	na	Count	
Beach Summit Ct .....	7	0	6	20	5	1	0	0	32	
Cape Pt. - Even Numbered (along The River)...	8	0	0	3	1	1	0	32	5	
Cape Pt. - Even Numbered (inner CPC).....	9	0	0	0	3	1	0	21	4	
Cape Pt. - Odd Numbered .....	10	0	0	8	3	0	0	32	11	
Dunes Edge .....	11	0	0	0	0	0	3	14	3	
Knoll Way .....	12	1	1	15	2	5	0	0	24	
Ocean Pines - .....	13	0	0	1	4	11	0	14	16	
Ridge 100's.....	14	0	0	6	19	2	0	12	27	
Ridge 200's.....	15	0	1	14	14	0	0	1	29	
Ridge 300's.....	16	0	0	1	0	2	0	14	3	
Sand Pine - Even Numbered .....	17	0	6	6	17	1	0	0	30	
Sand Pine - Odd Numbered .....	18	2	11	7	11	5	0	0	36	
Seashore - Even Numbered .....	19	0	3	25	6	4	0	0	38	
Seashore - Odd Numbered .....	20	4	8	13	11	2	0	0	38	
Sea Steppes .....	21	0	1	10	7	2	0	0	20	
Property Map .....	22	Total	7	37	129	103	37	3	140	316

Priority Level Key:

1. High - Structural. Must Address
2. High. Correction Likely
3. Medium. Review for options
4. Low. Minor cracks.
5. Superficial. No concern
- ?. Could not determine
- na. Not Applicable. On Priv. Prop.

Knoll Way				
Street #	Joint #	Issue <sup>1</sup>	Priority Level <sup>2</sup>	Notes
100	100End	na	na	No Access. Private Property
102	102100	na	na	No Access. Private Property
104	104102	1,2,4,7	3	4" corrugated drain thru wall
106	106104	1,2,4	3	
108	108106	1,2,4,7	3	Downspout releases over wall; 2" PVC drain low
110	110108	1,2,4	3	
112	112110	1,2,4,7	3	Downspout releases over wall
114	114112	none	3	
116	116114	1,2,4	3	
118	118116	1,2,4	3	
120	120118	1,2,4	3	
122	122120	1,2,4	2	May be leaning
122	120End	1,2,4	1	Significant Failure
101	101End	None	5	Short Wall
101	101103	6	4	** See this joint for repair ideas
103	103107	1,2,6	4	Short Wall
No 105				
107	107109	1,2,4	3	Short Wall
109	109111	1,2,4	3	Short Wall
111	111113	1,2,4,6	3	Short Wall
113	113115	1,2,4	3	Short Wall
115	115117	1,2,4	3	Short Wall
117	117End	1,2,4	3	Short Wall

na: Not Applicable.

Key

1. Issue:
  - 1: Cap Crack; 2: Vertical/Caulk-line gap; 3: Wall Lean; 4: Top Open; 5: Vines; 6: Mid-wall cracks; 7: Drain Violation
2. Priority Level:
  - 1: High - Structural. Significant wall lean, large cap gaps and wall gap (1);
  - 2: High. Wall Lean <1". Top cracks & gaps (1);
  - 3: Medium. Cap, top and wall cracks. (15);
  - 4: Low. Review for other fix methods (2);
  - 5: Superficial; little concern (1);

We looked at our current Covenants for repair insights...

Found a lack of clarity – for example:

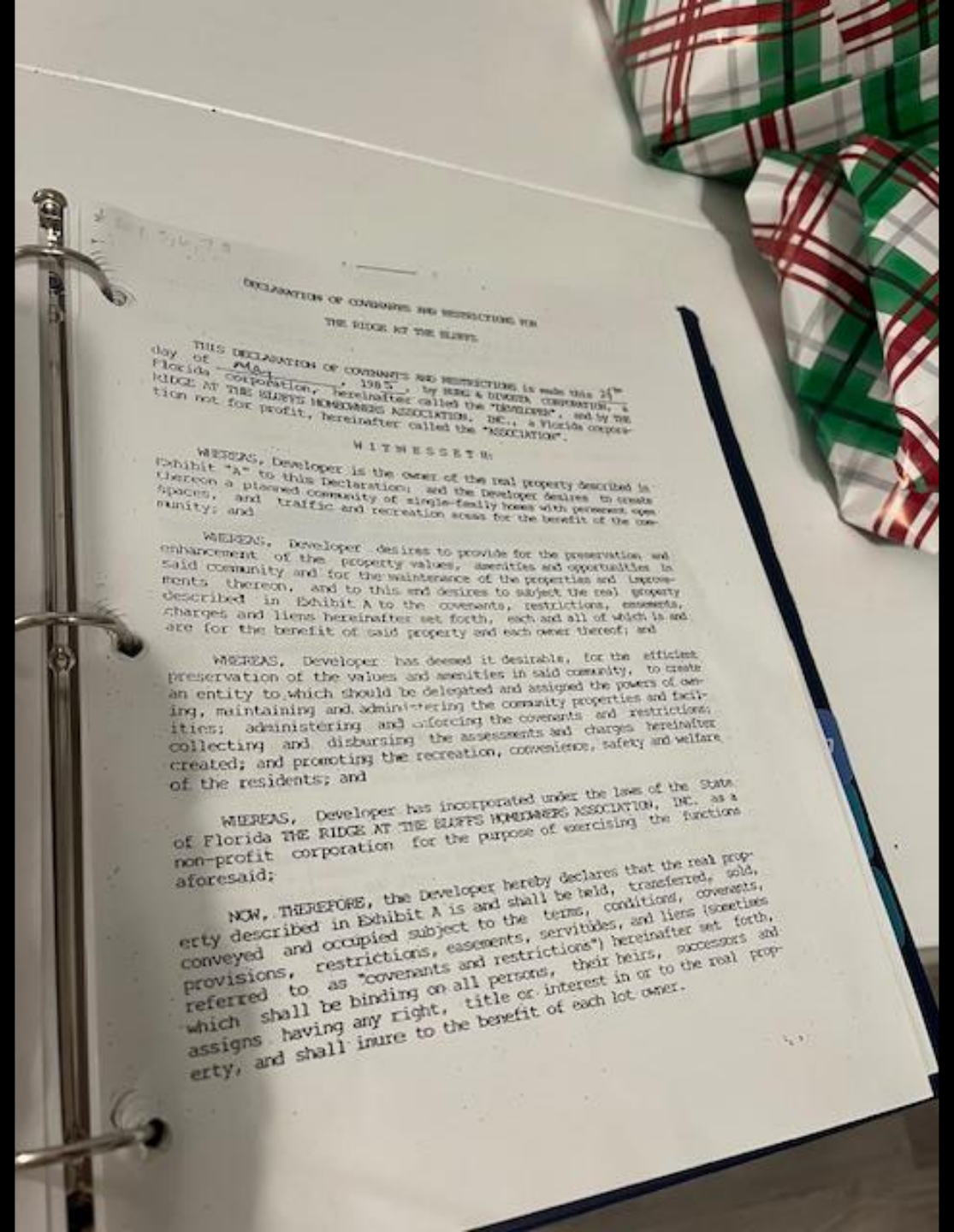
➤ **The wall types;**

- 2 are mentioned
- but we have 6 types

➤ **The responsibility for maintenance and repairs:**

- by Association?
- by Homeowners?

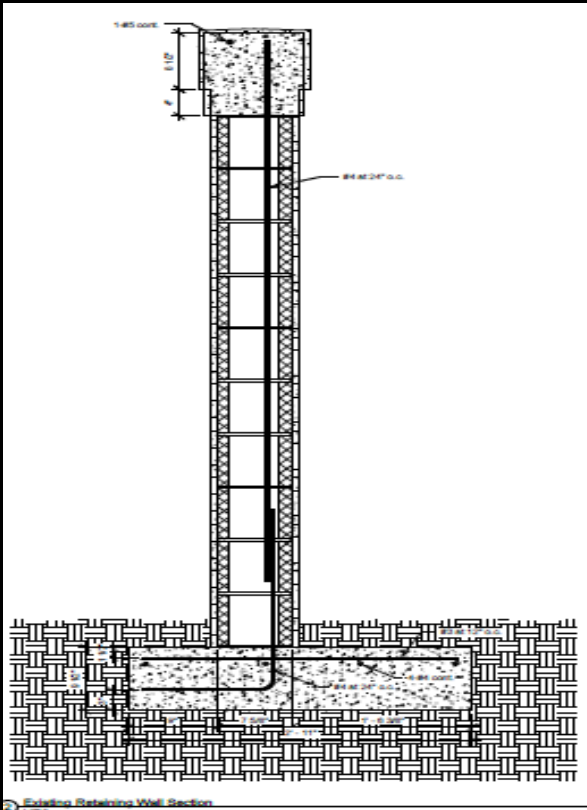
Our attorney terms them “ambiguous.” Therefore, Case Law shows the Association is responsible – unless we amend the Covenants.



# So, if we Leave the Covenants "As is":

- The Association manages the rebuild & repair of 328 back walls.
- Cost of full repairs: ~ \$753,000
- That's \$1200+ per homeowner

- Expect Dues increase or Assessment
- Covenants remain ambiguous



## Order of Magnitude Costs (updated) Total Back Wall Repairs

Priority	Count	'As is' Plan		Amendment 5 Plan	
		Per wall	Total	Per wall	Total
Level 1 – High+	6	\$11k	\$ 66k	\$900	~\$ 5k
Level 2 – High	39	\$11k	\$429k	\$600	~\$23k
Level 3 – Med	138	\$1.2k	\$166k	\$300	\$42k
Level 4 – Low	112	\$800	\$ 92k	\$250	\$28K
Level 5 – None	33	\$ 0	\$ 0	\$ 0	\$ 0
	328		\$753k		\$98k
			HOA Funded		Individual Homeowner Funded

# Update Covenants with Amendment 5 means:

- Our Covenants become clear
- Homeowners can repair their walls
- That saves over \$600,000
- NO Dues increase or Assessment



## **Order of Magnitude Costs** (updated)

### Total Back Wall Repairs

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		'As is' Plan		Per wall	Total
Level 1 – High+	6	\$11k	\$ 66k	\$900	~\$ 5k
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# Order of Magnitude Costs

## Total Back Wall Repairs

Why the Huge  
Costs  
Difference?

Priority	Count	'As is' Plan		Amendment 5 Plan	
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Level 1 – High+	6	\$11k	\$ 66k	\$900	~\$ 5k
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HOA Funded

Individual Homeowner Funded

# Huge Repair Difference – Why?

## Keep Covenants “As Is”

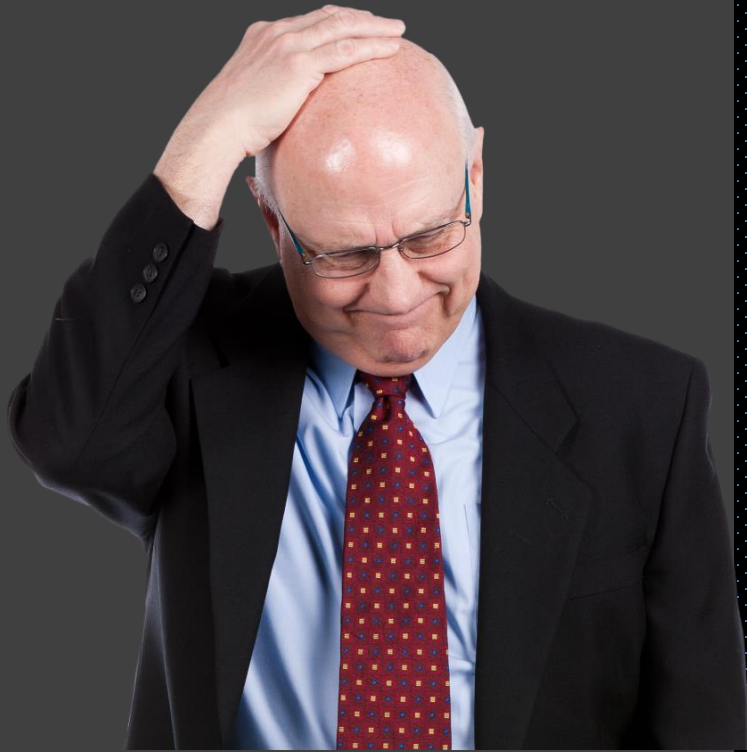
- HOA is responsible for the project
- 45 of the walls get rebuilt.
  - That’s expensive
  - Is rebuilding necessary?
- Even simple wall repairs are pricey with this model
- Costs ~ \$1200/homeowner

## If we Approve Amendment 5

- Homeowner is responsible
  - We did a case study on 3 bad walls
  - Found each of these walls could be repaired vs rebuilt.
- Homeowners can decide to rebuild or repair.
- If it’s >\$1000, needs town permit
- Costs < \$300/wall owner on average



Leave Doc's "As is:"



= confusion

Update the Doc's:



= a community win!

# Let's just fix things...

Fix the Covenants...

and the Walls...

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Please – vote YES to update the Covenants!!!

Existing Documents =



Revised Documents =



# Need more info? On our Web Page....



## Documents:

- Walls & Covenants Q&A sheet
- Walls Report: 618 Homes
- Amendment 5 to the Covenants

## Presentations:

- Part 1: Is it Worthy if Your Vote
- Part 2: Leave As Is or Update?
- Part 3: What's Changing and Why

# What now?

1. While we work to finalize the Voting process...
  - Please also review both Part 1 & Part 2 presentations
  - Attend an Information Session (Session #2 coming soon)
2. Talk to your friends and neighbors.
  - Help each other understand things.
  - Read the Q&A sheet on the Website (Information Library)
3. We're here to help as well so contact us with issues
  - Steve Tassini – [smtassini@icloud.com](mailto:smtassini@icloud.com) 508-326-0031
  - Scott Cantrell – [scoffin123@gmail.com](mailto:scoffin123@gmail.com) 561-234-0544
4. Vote in favor!
  - We need to fix the Covenants on this issue.
  - It'll bring sanity and save money here at The Ridge
  - We need 310 + homeowners to vote YES!

