

2019 UNDERDRAIN QUESTIONS

Posed to the HOA & Underdrain committee on January 6, 2019

Dear HOA,

Over the last few years the Underdrain Committee has done extensive research into the underdrain issue. While we recognize and appreciate the extent of that work a number of questions have arisen which do not appear to be answered, or at least not answered thoroughly, on the SSSFHOA website.

To provide the owners in Silver Springs with more complete details about the underdrain during this period when they will be voting on the new CC&Rs, which assume responsibility for same, we request a few minutes of your time to share with us the answers to the following questions, which we assume have been discovered during your research.

EXTENT OF PROBLEM

1. Has there been a survey of owners done to assess how many have had water issues and to what extent?
2. How many homes have reported water damage in each of the last five years?
3. How much of it can be directly attributed to ground water of the type that the underdrains are meant to handle? How was this determined?
4. How many are adjacent to the underdrain system?
5. What were the levels of severity of the reported water issues in the homes identified in 2,3,4 above?
6. Homeowner cost associated with each?
7. What have the owners done to mitigate the problems? At what cost per owner?

FORECAST

1. What were the water flow levels during run off season March – June the last five years?
2. What is the forecast/projected water flow for next five to ten years? ... keeping in mind climate change.
3. How many claims for water damage has the HOA had in the last five years? Ten years?

EXPOSURE & SOLUTIONS EVALUATION

1. What has been done to evaluate potential problems involving the underdrains?
2. The HOA has repeatedly made statements to the owners which have led many to believe that the annual per lot cost is only \$11. In fact, Bill Noland has stated that the current \$11 per year spend on underdrain maintenance is the low end and the costs could easily soar if a problem develops. The HOA site states *"We budget about \$2,000 each year for the regular maintenance, and another \$10,000 each year for a contingency fund. That's a little over \$60 per lot per year."* So \$11 is now \$60 and that may not be all...
What are the projected high end costs of those problems to the HOA?
3. What alternative options for handling run off, especially as it pertains to impacted homes, have been considered?
4. What are the cost comparisons between current plans and the comparisons?

RESPONSE & MITIGATION PLAN

1. How does the HOA plan to handle claims for water damage once it formally accepts responsibility for the underdrain?
2. Since the homeowner already assumes responsibility for owning in a high-water table area, how does the HOA plan to determine what damage is due to underdrain responsibility? I.e., what percentage of water damage belongs to the owner and what percentage can an owner now defer to the HOA?
3. What determines what will be paid for by HOA, Insurance, Litigated? What is the plan?