

Agape Village HOA, Inc

Exterior Maintenance Regulations

At a duly called Board of Directors meeting on October 24, 2023 with all Board members in attendance the following regulations were adopted for the enforcement and execution of the covenants as related to exterior property and roof maintenance.

In accordance with Section 8.1(a) of the Bylaws of Agape Village HOA, Inc., recorded in Book 21039 at Page 0565 in the Lexington Register of Deeds, the Board of Directors hereby adopts the following regulations outlining procedure for HOA maintenance responsibilities in the Protective Covenants, Restrictions and Easements for Agape Village HOA.

The Protective Covenants, Restrictions and Easements for Agape Village HOA, recorded in Book 12279 and Page 39 in the Lexington Register of Deeds outline various procedures regarding the maintenance and replacement of roofs and exterior surfaces and the requirement for hazard insurance for a partial or complete loss of a building due to perils normally covered by homeowner's policies.

Section 4(B) states in part "Each lot owner shall procure and maintain insurance coverage for the residence constructed on the lot. The insurance coverage shall cover loss from fire, storm, water and other perils normally included in homeowners' policies, in the amount sufficient to permit restoration of the improvements in the event of a partial loss..."

Section 9 states in part "the following repairs and maintenance services will be provided to residential units, subject to policies established by Agape Village, Inc.- (a) Maintenance and repair of roofs, including replacement when shingles are eroded to base (b) maintenance and repair of exterior surfaces..."

When reading these two sections together it is the intention of the covenants to cover exterior maintenance and roof repairs when normal peril/hazard coverage under the home owner's insurance policy will not extend coverage and the damage is the result of normal wear/tear and the roof reaching the end of its useful life.

Therefore, the Board has enacted these regulations to implement repair and replacement procedures under the covenants described and referenced herein. Below are the steps to initiate repair or replacement of a roof or exterior surface.

1. Notify the Board of Directors and Management Agent of the perceived property damage and need for repair or replacement
2. File a claim under your existing homeowners insurance policy for peril coverage due to past storm damage.

3. Obtain and present the results of the insurance claim filing to the Management Agent.
4. If the insurance claim is approved for coverage for peril/hazard damage, the homeowner shall replace or repair the roof in accordance with the insurance claim for peril/hazard damage. In this instance, the HOA shall pay \$500.00 towards the homeowner's deductible or \$500.00 towards the repair costs if the repair costs are less than the deductible.
5. If the insurance claim is denied for non-peril/non-hazard damage, the HOA shall perform repairs as determined in its discretion to be appropriate for the life and age of the roof and based on the nature of the damage, as directed by the HOA's roofing contractor. If in the determination of the HOA's roofing contractor the roof has reached the end of its useful life and needs replacement, the HOA shall replace the roof at its expense.


These regulations are hereby unanimously adopted by the Agape Village HOA, Inc. Board of Directors.

Clark McGill



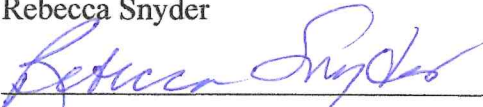
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Gil Snyder



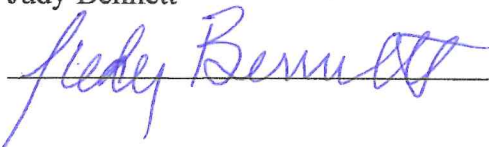
Date: 10/26/23

Rebecca Snyder




Date: 10/24/23

Judy Bennett



Date: 10/26/23

Candace Williams



Date: 10/26/2023