

Introduction

The 2019 painting phase of Spinnaker Ridge's (SR's) current Painting Cycle has been successfully completed. The Architectural Committee (AC) has reviewed the results of the first 14 homes painted. Homeowners of the painted residences have been extremely satisfied with their newly painted homes. However, after 30 plus years of wear and tear; at least 4 previous painting cycles; and inflation; current and future home repainting projects raise significant concerns for SR going forward. While the Board of Trustees (BOT) and the AC are committed to continuing residence painting as a necessary condition for maintaining SR home values, this commitment comes with associated costs that need to be addressed. Currently, SR Homeowners' expectations are for the Spinnaker Ridge Community Association (SRCA) to shoulder all associated painting costs. To continue underwriting the future SR home paintings at the current level will necessitate a significant rise in monthly/annual dues.

Based on the above, a new painting process is being implemented for the remainder of this painting cycle. This process is described in the next section, **Implementation**.

The SR BOT and AC on behalf of all owners are obligated to find other solutions. Therefore, the addendum **Guidelines** is implemented. Individual homeowners will be better able to identify their responsibility for maintenance items before painting begins. The Homeowners and the Spinnaker Ridge Community Association then will continue to be able to successfully paint each and every home.

Implementation

Painting Professionals will consider the following as starting points when estimating home repainting:

1. A base price includes power washing, minimum caulking, taping, spraying one coat of base, and painting one coat of trim.
2. Siding that requires a large amount of scraping and seal coating is extra, based on the time required.
3. Anything beyond the base price is charged as an extra.
4. New siding requires 2 coats of paint, even pre-painted siding. The second coat is an extra as the base price only includes 1 coat.

The issue for the SR BOT is how to control repainting cycle costs and keep those costs at levels that don't cause monthly fees to skyrocket. The AC review of the 2019 painting phase of 14 homes resulted in the findings expressed in this report.

Homeowners everywhere deal with the aging factors and their resulting costs. Current SR home valuations are largely supported by the upkeep of the SR homes to include painting is an integral part of the SR home valuations.

The SR BOT has addressed how in the future it will underwrite aging factors listed in 2-4 above. The solution starts with each homeowner ensuring their siding is free of the conditions listed in the following Addendum. We can recommend contractors who can perform this inspection and complete the repairs. Plan to inspect and repair your siding in the same year your home is scheduled to be repainted to avoid leaving the repairs unpainted for an extended period.

Give serious consideration to the life expectancy of your siding. Our homes are 30 years old on average. If your siding is original cedar, it may not last until the next painting cycle. Decide when you will replace your siding and build a plan.

The SR Painting Project Team will notify you early in the year we plan to paint your home. That will give you time to inspect and make necessary repairs. Before painting starts, the Project Team, with the aid of the painting contractor, will verify the house is ready for painting.

The BOT will require the homeowner to bear the cost of the repairs listed in 2-4 as necessary. Painting homes in SR is not a Homeowner option.

The SRCA will hire a contractor to paint the remaining 44 homes and clubhouse.

Addendum - Guidelines

The following items are based on past problems uncovered and need to be addressed prior to painting. These will help you focus on known trouble areas on our homes. Pay special attention to exposed south and west sides of homes that are baked by the sun and tortured by rain and wind:

- 1) Foliage needs to be kept trimmed to be well away from your home. Before planting, locate plants considering their size at maturity to allow for easy access to the structure of the home. Open space will help siding to dry when wet and will facilitate access for preparation and painting.
- 2) Blisters, bubbles, and discoloration appear on painted siding due to water under the paint. Though there can be various other problems that cause it, moisture is the most common. Repair (if underlying wood is dry and not rotten) requires scrapping, sanding, priming, and painting. This works all right in small areas but if large areas are affected replacing the boards might be cheaper and surely will look much better.
- 3) Rotten siding, trim, fascia boards, etc. Must be replaced
- 4) Cupping, warping of boards are also signs that moisture is affecting the performance of the siding. Removal and replacement of damaged boards is needed. The source of the moisture should also be investigated and corrected to prevent future issues.
- 5) Trim Problems: If the trim around windows or door shows dry rot it means that the flashing or lack of flashing is not doing its job. The flashing and trim need to be replaced. It usually occurs at the top or the bottom of windows and doors. This requires carpentry work to repair.
- 6) Fascia boards, gables, and eaves rot at the ends unless they are properly protected from water. Replace any rotten wood.
- 7) Architectural Features. Many of our homes have architectural features and bump-out features. These are particularly susceptible to dry rot or water damage. Most residents who have resided or

repaired siding have eliminated these features. These also take carpentry work to repair.

8) Holes in siding. Small holes can be caulked, larger ones require replacing the affected piece of siding

9) Cracks in siding. Small cracks can be caulked, larger cracks require replacing the affected piece of siding.

10) Broken or damaged siding should be replaced to maintain the water-tight integrity of the wall.

11) Damage to doors due to rot or rust is difficult to repair. Replacing the door may be the better solution.

12) Chimney issues - both wood-framed and brick need inspection looking for rot and moss or discoloration. Some areas of the chimney are difficult to inspect without climbing on the roof. The chimney should be closely inspected since rot is commonly found. Brick chimneys also require inspection and often can be power washed to remove moss and discoloration and then treated with a sealer to help maintain integrity.

13) Growth of moss, mold, and fungus are indicators of wet areas and likely rotten or damaged wood. While power washing may clean this away, the underlying problem remains and requires a closer inspection and normally replacement of the wood and repairs of leaks, water flow issues, etc. that are causing the problem.

14) Presence of insects or vermin or signs of damage from these pests or signs of their current or past presence. These pests would include bees, hornets, termites, carpenter ants, mice, rats, squirrels, birds, etc. Indicators of potential problems are:

- a. Bee or hornet nests or swarms of these insects in one area that might be the entrance to a hidden hive
- b. Trails or sand tubes or sawdust like material on foundation and walls and surrounding decks, floors, or ground. Also paint blisters or soft areas of wood (appearing to be rot until removed to uncover insect activity). Damaged wood will require replacement and insects will likely require treatment by a professional insect removal service.
- c. Signs of animals gnawing on wooden material or signs of entry into the home by these pests or evidence of pest droppings.
- d. Bird nests or signs of roosting under eaves or similar protected areas. Also signs of bird droppings on walls or the ground may indicate nest or roosting locations.

08.16.2022

AMMENDMENT TO PAINTING GUIDELINES

- i. A Fencing Policy was approved by the Board of Trustees (recorded in the SRCA Minutes 07.16.2007) stating new fencing of any kind must be approved by the AC (CCRs Article 9.1.1). The Board agreed that the original fencing and skirting would not be replaced by the Association and that all fencing, when approved, would then be the responsibility of the homeowner. A small amount of original lattice remains and SRCA continues to paint it. SRCA is responsible for fencing on the common area around the pool and the hurricane fencing around the entire property of Spinnaker Ridge.
- ii. Five lots within SRCA have each requested additional fencing on their lots and all of those requests were approved by the Architectural Committee with

the understanding that the fences are on personal property, are the responsibility of the homeowner and go with the land. All petitioners agreed and have complied. Additionally, it is up to an owner to disclose this responsibility to a buyer as the Association is not involved in the transfer of properties.

iii. The exterior paint contract is for a basic paint job for each home that is otherwise maintained by the homeowner. Any additional painting and "extras" are the homeowners' responsibility and homeowners are welcome to speak with SRCA's Paint Contractor or contract a painter independently as long as the Guidelines are followed. Except in rare circumstances following review of the home, SRCA's painters are not available to a homeowner for additional painting at the expense of the SRCA.

iv. The current paint cycle will be completed next year. At that time volunteers are requested to take the data, notes, information from this cycle and make determinations, suggestions and ideas for the next cycle. The issues that arise in 2026 will most likely not be the same.