

Maintenance Hints

Page 1

[Back Flow Valves Inspection](#)

[Hot Water Heater](#)

[Grills, Propane & Electric](#)

[Smoke Detectors](#)

[Mailboxes](#)

[Air Conditioning Units](#)

Page 2

[Dryer Vent Cleaning](#)

[Leaks, Upper Lanais](#)

[Sprinkler Heads Inside Units](#)

[Water Leaks](#)

[Water Leaks within Units](#)

[Fire Control and Sprinkler System Sounds](#)

[WHAT TO DO WHEN YOU DISCOVER A WATER LEAK IN YOUR UNIT](#)

Page 3

WHAT TO DO WHEN YOU DISCOVER A WATER LEAK IN YOUR UNIT, Continued

[Storm Doors](#)

[Pest Control](#)

[Changes to Building Exteriors](#)

[Windows and Well Water](#)

Page 4

[Insurance](#)

Pages 5 and 6

[Attachment 1: Your Condo Insurance](#)

Maintenance Hints for Cypress Strand

Back Flow Valves Inspection: Do not hire someone to test or repair your individual back flow as the Association takes care of it. Back flow valves are in the two pipes coming out of the ground by the street. They prevent contaminants from entering the public water system. The cost of annual inspection and test for each condo unit owner's annual backflow test and repair, if necessary, is paid by the Association with a contract with Casey's plumbing. If you receive a notice from Manatee County to test and report your backflow, DISREGARD IT! Never shut any valves on the backflow system unless it's an emergency.

Hot Water Heater: Have you ever wondered what that "light switch" does in the closet next to your water heater? The quick answer is that it shuts off the power to your water heater. When you leave your unit for any extended time (days) it is highly recommended you turn off this switch and also turn off your master water valve to your unit (located on the side of your garage; with a unit #). Do not close the main water valve and leave the power on to your water heater as this can open the pressure relief valve on the water heater.

Propane/electric grills on Lanais: Storage of hibachis or gas grills on lanais is prohibited by East Manatee Fire Rescue District. When cooking, grills need to be at least 15 feet from the building and on the driveway of the unit. Storage of any propane tank is limited to 1 lbs tanks maximum. This applies to tanks attached to the grill and spare tanks. Adapters to convert your existing gas grill to accept the smaller tanks are readily available at your local hardware store. Electric portable, tabletop grills **not to exceed 200 square inches** (approx.. 14" X14") of cooking surface or other similar apparatus shall be permitted by the East Manatee Fire Rescue District.

Smoke Detectors

The Fire Department recommends that each unit have their smoke detectors checked regularly, as well as a have a unit fire extinguisher handy that has been checked and certified annually by the fire service company.

Mailboxes:

The personal **mail box locks are the responsibility of the unit owner** and not the Association. If you are missing a key to your mail box or if it needs repair, contact a locksmith. The Association is responsible for the package mail boxes so if you receive a key to one of the oversize package lock boxes in your regular mail box, please leave the box key in the lock for the next person.

Air Conditioning units: Owners are responsible for maintaining their Air Conditioning units and service lines. A twice a year check-up is recommended by an A/C professional. As part of the check-up the condensate line should be vacuumed clear, the overflow switch should be checked, and anti-mold additives added. If replacing the unit, ensure the contractor secures the unit to the concrete slab. The outdoor unit should be installed in the same location as the previous unit and either be green or gray in color.

Dryer Vent Cleaning: The Association has a contract to clean and inspect dryer vent systems every two years (in January of even years) both from the back of individual dryers and from the roof. Advance notification of your day is both mailed and sent electronically. Please arrange for someone to be home that day to let the contractor in for inside work or disable your security system to allow our Board member to access the unit with your key on file. This cleaning is important to prevent accumulation of lint that may become a fire hazard. You can help by removing all lint from your dryer lint trap after every load. Never use your dryer without a lint trap in place.

Upper Lanai Leaks - There have been several instances of water leaking through cracks in upper lanai floors into lower units causing substantial damage in some cases. If you have cracks in your upper lanai floor, please request an inspection from Sentry Management. Necessary repairs will be done by a contractor selected by the management company and paid for by the Association.

Sprinkler heads inside units: Part of our annual fire sprinkler systems is to inspect inside unit sprinkler heads to ensure they are free from rust and not painted. This is normally done in February. Although the Association is responsible to ensure the complete fire suppression systems operate properly in each building, in situations where the sprinkler heads are rusted or have been painted over, owners are responsible for the replacement of the heads. Never hang anything on the sprinkler heads or hit them with any object. They have a fragile glass vial that can be broken and activate the sprinkler.

Water Hoses and water leaks in units: The water supply valve on our toilets has a plastic connection at the top that could crack over time and leak. This can flood the condo and should be checked annually. Also, if your toilet runs periodically without flushing, the flush valve or flapper valve is probably bad and should be replaced. Standard water hoses on clothes washers go bad and split causing flooding. Stainless Steel braided water hoses are available at hardware stores and are required by our rules along with reinforced dishwasher and ice maker supply hoses. Upper units should be particularly attentive to the above because if their units flood, they usually cause flood damage to the lower units as well, often at the upper unit owner's expense. Do not ignore any signs of water leaks as they are likely to worsen. They can create a flood and damage when you are not at home. Address any water leaks quickly. It is good practice to close your main water valve if you plan to be away from home more than a few days. The main valve is located on the side of your garage with each unit # marked. When closing your main water valve for any extended period of time, be sure to turn off your water heater and ice maker.

Fire Control/Sprinkler System Sounds: If you hear a very soft beep on the side of your building, it is coming from your sprinkler control box and usually indicates the battery back-up system is weak. Please report it to the Association Manager **while the system is still beeping**. A technician will respond, even after hours, but needs to hear the beep to effectively isolate the problem. **An extremely loud claxon/blast at short intervals means a sprinkler system failure or activation and you need to call the fire department, 911, right away. Give the address of the nearest building when you report it.**

WHAT TO DO WHEN YOU DISCOVER A WATER LEAK IN YOUR UNIT

When a leak is detected, it is the **owner's** responsibility to contact and pay for a reputable plumber (or one recommended by our Association Manager) to determine the root cause of the leak. If it is determined that the leak is contained in the portions of the unit maintained by the Association, the

Association should be notified and they will make provisions for the repair and will reimburse the owner for the diagnostic charges.

- ✓ The Association is **NOT** responsible for plumbing services and repair if the leak is due to lack of normal maintenance (i.e. clogged drain line under A/C unit, cracked grout in showers and tubs, leaking toilet seals, broken toilet supply lines, under sink drain leaks, leaking hoses in washing machines, dishwashers or refrigerators.) **THESE ITEMS SHOULD BE CHECKED AND MAINTAINED BY THE OWNER ON A REGULAR BASIS.**
- ✓ When a leak originates from an upstairs unit, the owner of that unit is responsible for all plumbing bills incurred due to the problem originating in their unit. The owners of the upper and lower units should agree between them who will pay for the repair of any drywall damaged by the leak. This is **NOT the responsibility of the Association.**
- ✓ Many of our out of town owners use professional house checkers who come in biweekly to check all areas including water lines, air conditioning, humidity, etc. for a reasonable fee. Check with a neighbor for recommendations.
- ✓ Finally, your Board cannot emphasize enough the importance of having an individual condo insurance policy to cover the inside of your unit. The Association insurance policy covers only the buildings. It does not cover items inside individual units

Storm Doors: The Architectural Review Committee (ARC) function is by your Board of Directors. Storm doors and screens are allowed as long as they are full faced/full view (no crossbar) doors and ARC approval has been obtained prior to ordering and installation. **Refer to Helpful Information for Cypress Strand Residents, page 3, on our website for screen and storm door selection.**

Pest Control: The Association has a pest control contract for outside rodents, ants, roaches, spiders, etc. that is ongoing. This contract is with a quality contractor who will also provide one time spot treatment inside for a problem. If you have an issue with pests, contact our Association Manager.

Changes to Building Exteriors: Any changes to building exteriors require prior approval of the Board through an architectural request. This includes such items as storm doors, lanai enclosures and window treatments. The ARC sample form is available in our rules manual on our website.

Windows and Well Water: Our irrigation systems operate with water from several wells in the area. While this saves the Association money by not using city water, the well water contains a high mineral concentration that is difficult to clean off cars and windows. Our contractor periodically checks the performance of the sprinklers throughout the complex to ensure they are not spraying driveways and windows. However, what cannot be controlled is wind driven spray that collects, particularly on front windows. The Association has an annual window cleaning contractor but their job is to only clean the windows and not remove scale. If you see scale deposits forming on your windows, try cleaning them with LIME AWAY and 0000 grade steel wool. Also, a solution of half vinegar and water left on the windows for a few minutes sometimes work. If you see a sprinkler that is obviously out of adjustment, fill out a ticket on our website and it will be readjusted soon.

Insurance: Our rules require each owner to have an individual insurance policy that covers the inside of the unit and personal items. Attached is a well written article on things to consider when you renew or purchase condo insurance. Our Association has a master Insurance policy and most lenders and individual condo insurers require proof of the master policy coverage of your building. If you receive a notice of such a need from your insurance company, contact the Association Manager and provide the details so that she can contact the Association's insurance agent to provide the information.

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Your Condo Insurance¹

Attachment 1

What items do Cypress Strand condominium owners need to insure and for what replacement value should they insure?

Insurance on Buildings and Common Property through our Condominium Association

- ✓ The Cypress Strand Condominium Association has insurance coverage through Atlas Insurance Company for the condominium buildings and common property. The Association has insurance that covers the Condo buildings as follows:
- ✓ Building structure including building, roof, gutters, exterior windows and doors, interior walls and wallboard, interior doors, electrical wiring to finish electrical, air conditioning and heating systems with ducting and piping, ducting for fans and appliances, water and sewer rough plumbing, and plumbing fixtures (including sinks, tubs, showers, faucets, toilets). Our Association insurance does **not** cover below ground piping, below ground foundations, excavation or grading, site work, landscaping, walkways, driveways, or roads. State condominium statutes control what items the Cypress Strand Association must insure and any exclusions. **Our Association insurance only covers listed perils such as fire, wind, and hurricane. It does not cover replacement due to wear and tear or age. The Association Documents cover Association and Owners responsibilities for repair or replacement due to wear and tear.**
- ✓ The replacement values for insurance are based on State required appraisals. Current insured replacement value is \$555,181 per condo building (div by 4 = \$138,795 per condo unit as an estimate).
- ✓ Other insured values: Clubhouse \$228,512, Pool \$104,160, Tennis Court \$40,491, Tennis Fence \$12,852, Tennis lights \$14,073, perimeter fence \$32,000, solar panels \$14,000.

Insurance Coverage purchased by the Condo Owners.

The insurance through our Condominium Association does not cover some of the internal *structure* of your condominium or any of the *contents* of your condominium.

The following Condominium Interior components are not covered by the Association insurance policy: *

- ✓ Floor Coverings
- ✓ Wall Coverings (including paint, bathroom tile, mirrors)
- ✓ Ceiling Coverings
- ✓ Electrical Fixtures (including light fixtures, ceiling fans)
- ✓ Appliances (including washer, dryer, refrigerator, stove, dishwasher)
- ✓ Water Heaters
- ✓ Water Filters
- ✓ Built-in Cabinets and Counter Tops
- ✓ Window Treatments

¹ From CYPRESS STRAND CONDOMINIUM ASSOCIATION NEWSLETTER, JULY 2014

The above non-association covered items (except appliances) are typically covered under a Condominium Owners Insurance Policy as “Structure”. In general “Structure” items are items attached to the condo building in some way. Appliances would normally be covered as “Contents” by Condo owner insurance.

In the 2019 insurance appraisal an estimated replacement value of \$43,000 per condo unit for Condominium Interior “Structure” was used. This should be the minimum replacement value owners should use for the Structure portion of their insurance policy. This value represents “as built” condo interiors with builder’s quality materials. Any value of any upgrades in the condo interior should be added to this value. In addition, individual insurance companies may have their own methods of estimating replacement value of condo interiors for which they may require owners to follow and insure. **The above information should only be used in consultation with your insurance professional concerning your Condo Insurance Policy and Coverage.**

Condominium Contents Insurance

In addition to condominium owners insurance for Structure, owner-purchased insurance policies cover Condo Contents. Contents are typically: appliances, portable electronics, furniture, clothing, bedding / linens, decorations, cash, jewelry, etc. In general Contents are items that would fall out of the condo if turned over. Coverage is usually determined by the owner as it is very variable. Typical coverage is \$20,000-\$30,000.

The above information should only be used in consultation with your insurance professional concerning your Condo Insurance Policy and Coverage.

Other factors that can reduce your insurance costs:

All insurers have different criteria for discounts for wind mitigation, fire protection, and security systems, etc. You should make sure your insurance company knows which of these items you have. Owners should file wind mitigation forms (provided by the Association) with their insurance company to reduce their insurance costs.