



February 20, 2014

Chicagoland is experiencing the most difficult winter in at least a decade... not just in the amount of snow but more importantly in the high frequency of the storms and the freeze/thaw cycles. We are painfully aware of the current leaks and have been scrambling to deal with them. We are totally sympathetic but believe that we are suffering through a perfect storm, one which some experts predict will continue into the future. Keep in mind that last winter, with about half the snow and fewer storms, our new roofs had no reported leaks. The purpose of this letter is to clarify some issues and provide possible solutions.

Charter Hall is not a condo. We are incorporated as a common interest community of single family attached homes. Owners have more responsibility for the maintenance of their homes in a CIC than in a condo. The assessments we pay cover common expenses that we all benefit from... insurance, roofs, management, landscaping, etc.

We have had 5 leaks reported.

- Home 1 – We inspected and had snow removed Friday. The owner had it removed again after the Monday storm. A neighbor states the owner told him that extensive caulking was needed, so we will have the roofing contractor inspect it again.
- Home 2 – Inspected and snow removed.
- Home 3 – Inspected and leak stopped. To date it has not been reported to have started again.
- Home 4 – Inspected and we requested a proposal to extend the water barrier in the spring. The owner seemed satisfied, but the leak began again yesterday.
- Home 5 – Owner contacted Cornerstone directly. Cornerstone came out this morning to inspect, and we are waiting for their report.

In spite of the inspections we are not yet certain about the cause of the leaks. But one or more of these are likely...

- **Ice Damming.** This is discussed in our rules where we point out that the fix is to remove snow from the roofs or add insulation to prevent the snow from melting. Both are homeowner responsibilities, and DD can provide you with the names of potential vendors. Because of our current problems we have learned about a product called an ice dam sock, designed specifically to reduce or eliminate ice dams. We have installed one to see if it works.
- **The roof valleys.** This is where the slope of one roof meets the bottom of a vertical wall (gable). Architects and structural engineers consider this to be poor

design and likely to cause leaks. Pulte ignored this advice and so these valleys are a builder deficiency. The association had nothing to do with the design or construction of our homes and has no responsibility for it. All of our green doors have a valley, and so far no leaks have been reported without a valley. Valley problems can be remediated by either completely redesigning and rebuilding the roof (impractical) or extending the water barrier which cannot be done now because roofing shingles cannot be installed in cold weather.

- **Improper workmanship or materials.** BT Lakeside maintains an A+ rating with the BBB, and we contacted many references. We have a solid contract and specifications which were approved by management, our attorneys, and the architect/consultant. We have a 10 year warranty on the installation and a 15 year warranty on the materials. Any problems caused by the roof installation or materials will be addressed by Lakeside.

Our Declaration and rules are also very clear that owners are responsible for insuring, maintaining, and repairing anything on the inside of the home, regardless of the cause, from “the back surface of the roof decking, siding, or brick veneer inwards”.

We maintain sufficient insurance to cover the association’s responsibilities. Ordinary maintenance is paid from our operating or capital funds (assessments). Our insurance primarily covers catastrophic events, and our policy has a \$2,500 deductible. The declaration makes owners responsible for paying the deductible.

As always, please contact us with any questions, issues, or suggestions. You can email us at info@desirablewellings.com or call us at 847-776-8222. Remember – we can’t fix what we don’t know about.

Thank you.
The Board of Directors