

Green River Homeowners Association Fire Hazard Policy and Process

Purpose

The purpose of this policy is to establish a clear and consistent process for the investigation, planning, and budgeting of common area fire hazards and their effect on homeowner's insurance within the Green River Homeowners Association (Association). This policy will be implemented by the standing Executive Committee appointed by the Board of Directors.

Policy Options

The following options are available for addressing fire hazard-related projects within the common areas of the Association:

1. Association Approved and Paid
2. Association Denied
3. Association Approved with Cost Sharing

Procedures

1. Submission and Initial Review
 - A. Homeowners or the Association Board can submit fire hazard concerns or project proposals to management.
 - B. The first requirement from the submitting homeowner is to have a fire authority (CalFire, Fire Marshal, or other) perform an inspection of their property. If the common area landscaping is not in compliance, they will provide such documentation to the owner for presentation to the Association. If the landscaping of the Association is in compliance, the community does not act, and the homeowner must seek another insurance provider.
 - C. Homeowner to provide the homeowners insurance carrier's documentation and time frame.
 - D. Management will perform an initial review to ensure the submission is complete and within the scope of common area responsibilities.
2. Executive Committee Role and Responsibilities
 - A. The Committee will be responsible for investigating the submitted fire hazard concerns and project proposals.

3. Investigation and Planning

- A. The Executive Committee will investigate the submitted concerns to assess the potential fire hazard and its impact on homeowner's insurance.
- B. Association landscape maintenance vendor to provide documentation reviewing the status of the tree(s) in question. Document the health of the tree, most recent service on the tree, current trimming possibilities/evaluation, distance of tree & branches from the house, proposed costs associated with trimming and removal, possible schedule dates for trimming/removal.
- C. In coordination with management, the Committee will develop a detailed plan, including scope of work, timelines, and estimated costs.

4. Budgeting and Financial Analysis

- A. The Executive Committee will prepare a budget for the proposed project, including all associated costs.
- B. The financial impact on the Association's budget and potential cost savings or insurance benefits will be analyzed and presented to the Board of Directors for proper incorporation into the Association's annual budget planning process.

5. Decision-Making Process

- A. Based on the estimated cost, the following approval process will be followed:
 - i. If the estimated cost is up to \$2,500.00, the Executive Committee will review and decide on the appropriate ruling option:
 - i. Approve or refer to the Board of Directors.
 - ii. The Executive Committee will not deny an application.
 - ii. If the estimated cost is up to \$10,000.00, and deemed a time sensitive and critical decision, the Executive Committee will review and decide on the appropriate ruling option:
 - i. Association Approved and Paid: The project is fully approved and funded by the HOA.
 - ii. Refer to the Board of Directors.

iii. Association Approved with Cost Sharing: The project is approved, but costs will be shared between the HOA and the homeowner(s). The cost-sharing agreement will be documented in writing.

a. If an authorized fire agency discovers significant violations, the HOA should take on more responsibility, and conversely, the burden should be less if the violations are minor.

iii. If the estimated cost exceeds \$10,000.00, the recommendation will be forwarded to the Board of Directors for review and final decision.

iv. If an authorized fire agency clearly indicates that the Association has no liability or required action, and the tree/landscaping is otherwise satisfactory, in good health, and well-maintained, the homeowner's only remaining option, other than seek additional insurance provide coverage, would be to request permission from the full board to self-fund the desired removal or maintenance.

6. Implementation

A. For approved projects (Options 1 and 3), the Executive Committee will oversee the implementation, ensuring compliance with the approved plan and budget.

B. Regular progress reports will be provided to the Board and homeowners.

7. Communication

A. The Board will communicate the decision and any relevant details to the homeowners, through management.

B. For cost-sharing projects, a clear agreement outlining the financial responsibilities of each party will be provided to the involved homeowners.

8. Evaluation and Reporting

A. Upon project completion, the Executive Committee will evaluate the effectiveness of the measures taken.

B. A final report will be submitted to the Board, summarizing the project outcomes and any lessons learned.

Policy Review

This policy will be reviewed annually by the Board to ensure its effectiveness and relevance. Any amendments or updates will be communicated to the homeowners promptly.

By establishing this process and policy, the Association aims to effectively manage common area fire hazards, protect homeowner investments, and maintain a safe and insurable community environment.

Reference for Homeowners: [Green River Homeowners Association Fire Hazard Survey](#)