

Cathy Condo August 2012

Dear Cathy,

I was at home during the derecho storm last month, but other than some branches down around my building, I personally was not affected. I realized that some residents were not so lucky. How does one go about getting help from the homeowners association if one *is* affected?

Grateful

Dear Grateful,

In the wake of a significant storm event, all teams of the Parkfairfax maintenance staff work on the damage done: plumbers, carpenters, painters, landscape staff, everyone focuses on clean-up and repair. The most important action to take is to call the office (or the emergency number) and report whatever damage has been done to your building. Understand, however, that a kind of triage is performed by the staff members who obtain your information and create work orders—repairs are not done in the order they are reported. Safety considerations are the highest priority; landscape debris in yards is removed *after* holes in building roofs are repaired.

Also consider the fact that while the homeowners' association insurance policies cover storm damage to buildings, Common Elements and Limited Common Elements, most damage to residents' personal belongings is covered only by individual homeowners' policies. All residents, and tenants as well, should have insurance for the contents of their units—more extensive coverage is also available.

Hope this helps,
Cathy