



# **Dear Neighbors, It's Time to Talk Roofs ...**

**Saphire Ridge Villas Shared Roofing Discussion**

**February 21, 2024**

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# Objectives

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- To ensure Sapphire Ridge Villa homeowners are
- informed on villa roofing options
  - determine the acceptable color or colors for Sapphire Ridge Villas metal roofs
  - gain a better understanding of metal roof replacement and available resources

# Key Points We Will Cover



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- Some background
- JBCC Roofing Options – Our neighborhood look
- Some education on metal roofs
- Resources
- Process for AMC\* application
- Start the dialogue

\*Architectural and Modifications Committee

# Recap of Villa Meeting Nov 15, 2023

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Meeting purpose was to open the communication lines regarding shared, aging roofs for villa owners

## 192 Villas in 3 neighborhoods

- Twin Villas – 50 homes (Willow Creek)
- Sapphire Ridge – 60 homes (Red Pine Way)
- Engle Villas – 82 homes (Broken Oak and Oak Branch)

# Recap of Villa Meeting Nov 15, 2023

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- Insurance issues
  - Increased premiums, decreased carriers
  - Cancellation notice
- \$\$\$ in repeated roof repair costs
- Roofing costs have, well, “gone through the roof”
- My roof needs replacement but my neighbors is fine . . .

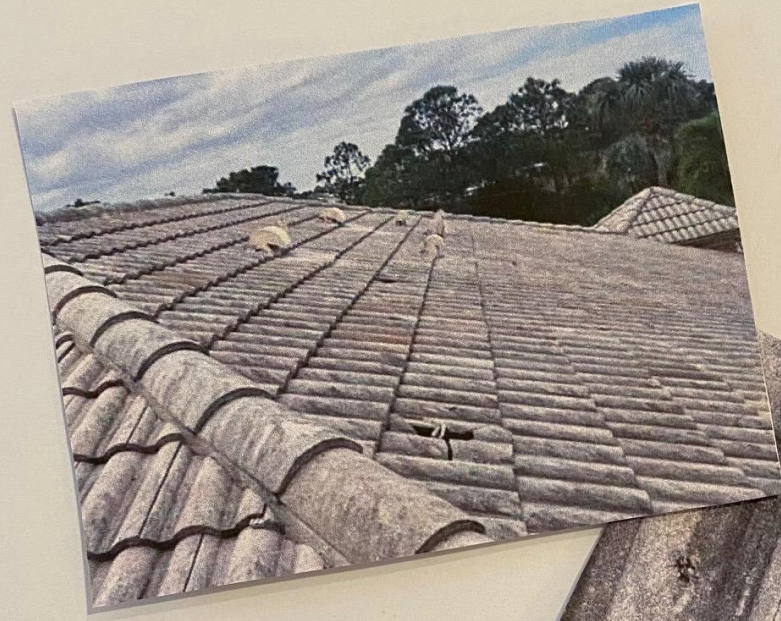
# Recap of Villa Meeting Nov 15, 2023

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- No HOA reserves for roof repair or replacement.
- Governing documents are silent on villa neighborhood shared roofs
- The Architecture and Modifications Committee (AMC) is responsible for establishing the specifications and policy for standing seam metal roofs for all JBCC HOA units.

# The current problem with aging roofs

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# Roofing Options for Villas



- 1) Cement Barrel Tile\*
- 2) Cement Flat Tile\*
- 3) Stone-coated Metal Barrel Tile\*
- 4) Standing Seam Metal Roofs

\* must be similar to current color





# **Villa Roofing Points**

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- **Villa roof must be consistent in material, color and profile across the entire roof.**
- **Vendors must do entire building – not individual units – warranty requirement.**
- **Applications from owners of attached units (shared roofs) submitted together to AMC.**

# Our Neighborhood



# Considerations for Villa Roofs

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- Neighborhood cohesiveness
- A color or limited palette is unifying regardless of roofing material chosen
- Neighborhood choice of metal roof color(s)



# JBCC Standing Seam Metal Roof Specifications

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- Striated panel only, 14" – 17" width
- Standing Seam 1-2" height, no exposed fasteners
- Color – factory pre-painted only (mid to light tans or grays)



# **JBCC Metal Roof Policy** dated Nov 29, 2023

Found at [www.jbcchoa.com](http://www.jbcchoa.com)

- Homeowners
  - Policies
    - Metal Roof Specifications
    - Metal Roof Villas



# Metal Roof Primer

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Galvalume is usual material for roofs greater than ½ mile from ocean

Galvalume gauge (GA)– 24 GA is heaviest/best; 26 GA is medium heavy

Standing seam (snaplock, clip systems, mechanical, nailstrip) has no exposed fasteners.

Striated most forgiving for reducing heat related distortions (“oil canning”), golf ball hits, and sound dampening.

Factory painted usually adds more protection and warranty. PVDF (polyvinylidene fluoride) is best (aka Kynar 500 or Hylar 5000)

Most important – Owner due diligence selecting roofing company

- Experience, responsivity, knowledge
- Work crews –training, etc
- Does repairs
- BBB, google reviews, Angies list, manufacturer recommendations
- Process and duration from start to finish
- Underlayment info

# Sapphire Ridge Villas

## Estimated Costs and Considerations for Roof Replacement

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Estimated Costs : Metal and tile are close to the same cost

- Total roof ~\$65 - 75K
- Each Unit ~\$33 - 38K

### Considerations:

- Metal: Readily available; install time 3-4 days to 3-4 weeks\*
- Barrel Tile: 16-20 weeks delivery; install time ~1-4 weeks\*
- Flat Tile: 30+ weeks delivery; install time ~1-4 weeks\*

\* Install time is roof size and contractor dependent

# Resources



- 1) Start today with your neighbors: Establish a conversation
  - 2) Talk with roofing companies – be educated enough to compare apples to apples, and to weed out unreputable roofing companies
  - 3) Explore financing options
    - FL State Home Improvement Programs such as
      - FL PACE program ([floridapace.gov](http://floridapace.gov))
      - My Safe Florida Home ([mysafeflorida.com](http://mysafeflorida.com))
    - HO financing, such as home equity loans or HELOC (some roofing companies offer easy access to buyers for FL Pace or independent finance companies offering HE or HELOC)
  - 4) Seek to leverage economies of scale, bulk purchase
  - 5) Willow Creek Twin Villas homeowners with new metal roofs
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# My Building is Ready to Move Forward with our Roof replacement

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- Proposals compared
- Roofer selected
- Specifications for both units are identical
  - If metal: Striated, color, seam height, seam type (indicating fastening system)
  - If tile: Barrel or flat, similar to current color

# **My Building is Ready to Move Forward with our Roof replacement**

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- Each owner completes his/her own AMC application and attaches appropriate proposal which outlines the specifications of replacement
- Bring all applications to HOA office for review at next AMC meeting

**Discussion?  
Comments?  
Questions?**

**Thank you!**

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# Finance Scenarios – Florida PACE

<p>Payment added to tax bill. No prepayment penalty.</p> <p>Example: \$20,000 at 10.49%</p>	<p>\$0 down, 100% financing 7% closing fee No minimum credit score, just good standing on tax bills</p>	<p>Roofer is paid in full upon satisfactory completion of work.</p>
<u>Term</u>	<u>Per Month</u>	<u>Annual</u>
30 year	\$211	\$2528
15 year	\$258	\$3093
10 year	\$317	\$3800
5 year	\$508	\$6102

# Finance Scenarios – HE or HELOC (based on credit score)

<u>Amount</u>	<u>Term</u>	<u>Per Month</u>	<u>APR</u>
\$30,000	360 months	\$222	8.1%
\$30,000	360 months	\$229	8.4%
\$30,000	180 months	\$285	7.9%
\$30,000	120 months	\$360	7.8%
\$30,000	60 months	\$609	8.05%

# Finance Scenarios – My Safe Florida

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- Mysafeflorida.com
- Provides matching grants up to \$10,000 for doors, windows, garage doors, and roofs for single family detached homes.
- Currently does not cover roofs for townhouses but does cover openings (windows, doors)
- New funding forthcoming. Check status online.
- Applications must specify Townhome vs villa