

UNIT ALTERATION - RENOVATION Policy 532

10/12/2025
Effective

Bill Grabowski
Association President

POLICY

It is the Tides Condominium Association (TCA) policy to allow members to **Alter**, remodel, repair or **Renovate** (A/R) the portions of their unit **that are not considered common areas** with minimum restrictions as long as general rules/principles are followed. However, the Tides Board approval and possibly city or county permits or Historical Preservation Committee approval may be needed for depending on the type and category of work and if common or limited areas as defined by the Master Deed will be affected. This policy also allows the Tides to invoice the owner for reimbursement on any expense the Tides incurs, whether legal or engineer/architect in reviewing the proposed A/R. In addition, the owner or contractor is responsible for any consequences, expense and/or fines and penalties if the necessary permits are not obtained. It also mandates the Office maintain an annual file of Certificates of Insurance (COI) as well as a list of previous contractors that have provided a COI in the past.

The general renovation rules are:

- **Non-emergency major work** needs to happen off season (mid-October to Mid-May)
- Work is limited from 8 am to 6 pm Monday – Friday unless an exception is approved by the Board
- Need to notify the Office the following information if A/R is in Moderate Difficulty or Difficult categories:
 - Type of work
 - Expected dates and time of work
 - Contractor name, what they are licensed to do and their current COI naming the owner and TCA as additional insured entities
 - How unit access is to be handled (i.e. owner or the Tides to provide keys) and any other owner restrictions such as ID check, etc. See Procedure 521.30 Non-Owner Unit Access
 - Any disruptions or additional affects to other units or common area (requiring the water be shut off, cannot use drains, holes to be cut in common areas, window or sliding door replacement, etc.) These disruptions may require Board approval and if approved, to be communicated to the association
- Any renovation must not adversely affect: the value of the Tides, accessibility, accommodation, uniformity, aesthetic appeal and the overall enjoyment being at the Tides
- Contractors must abide by the municipal ordinances regarding building code compliance; work permits and work times
- Each day during construction, the building must be cleaned, debris removed and non-hazardous or dangerous materials and tools must not be accessible
- The Tides dumpsters are not to be used for debris
- When completed, the common elements must be left in the same condition as when the work started or better. Examples of improvements to the common areas are insulating water or heat pump lines, painting the entire wall or ceiling after the owner repairs any holes that are cut for their A/R, etc.

Categories of work:

- {Not applicable} - items which are not built into to the units and are easily replaced such as area rugs, furnishings, artwork, etc.}
- Simple - are items that are easy to A/R, such as repairs to existing walls, fixtures, appliances, overhead light, etc. and do not require permits
- Moderate difficulty – i.e. replacing sinks, toilets, cabinets, etc. or adding items such as new electrical lines and switch or receptacle. If using a contractor, they should be licensed and have insurance. Notify the office of days and times of work (especially if they are to provide access i.e. keys), provide copy of contractor COI and contractor contact info.
- Difficult - require alterations to the layout or structure of the unit such as moving or removing walls, doorways, making a cutout/pass through in walls, as well as moving, removing or adding drain and water pipes and electrical lines, etc. Permits as well as Board approvals are most likely needed and must be

carried out by licensed contractor. The owner must submit an application form (found on the last page which the Board has 45 days to approve/deny) to notify office dates, times, contractor details, COI, etc.

PURPOSE OF THIS POLICY

The Master Deed requires an owner receive permission from the Board before modifying the inside structure or outside appearance of a unit. For this policy, structural changes are defined as altering the unit's layout as well as changes to the load bearing elements such as beams, joists, trusses, window and door openings, etc. The Master Deed also describes what an owner actually owns 100% and what constitutes common areas (such as the space inside the walls and between floors). In essence, the member only owns the surface of the walls, floor and ceilings. Board approval is necessary anytime an owner wants to intrude *into* these areas since common assets may be inside such as drain, water, or heat pump pipes and wires could be inside. Examples are making new openings in a wall such as a door way or pass through; removing or moving walls; installing anything between the floors. (Note that this is increasingly unlikely now that replacement air handlers for the heat pump are no longer allowed in the ceiling); new water or drain pipes or electric lines; or disturbing common area elements (such as cutting holes in the garage or lobby ceiling).

SCOPE OF THIS POLICY

This policy applies to all Tides owners

RESPONSIBILITIES AND AUTHORITIES

The Board of Trustees maintains the responsibility and authority to make necessary changes to this policy. The Office Manager and Assistant Manager as well as Maintenance personnel have the responsibility and authority to execute the procedures listed herein. Owners are responsible to provide TCA any required or requested information such as the Renovation Application form. The Tides can provide a list of contractors who have worked at the Tides and have provided a COI, but will not make any recommendations. Owners are solely responsible in selecting a contractor (if needed) and ensuring they follow the general and any specific rules provided by the Board. Owners are responsible that they or any contractor procure: any permits, follow municipal rules and for any expenses incurred by the Tides for the renovation.

PROCEDURES

1. Owner goes to the Association or the Owners web page to retrieve and subsequently email the initial *Alteration - Renovation Application* form at least 45 days prior to the expected commencement of work.
2. The Manager or other Tides Agent will arrange a meeting with the owner and contractor to discuss the remodeling/renovation process as needed. If necessary, other applicable policies and procedures will be provided.
3. If required, the owner/contractor obtains any required permits or approvals from the local municipality or building department.
4. Owner works with contractors and/or architects to prepare detailed plans and specifications for the renovation project.
5. With receipt of the final plans and permits, licensing and insurance information from the contractors performing the work, the information is emailed to the Board of Directors for a decision.
6. If necessary, the owner addresses any feedback or requested revisions from the Association staff or Board members.
7. Following approval, the Board will issue a written approval letter.
8. Before work commences, as work progresses and when complete, the Office Manager or other so designated may carry out periodic inspections.
9. The contractor or owner must follow any additional requirements or rules set forth by the Association throughout the renovation process.
10. The Tides staff may sign for materials delivered on site if available. However, the Tides accepts no responsibility for the storage or security of said materials
11. Clean up and/or repair of common areas, i.e., hallways, stairs, doors, elevators, parking lots, sidewalks, will be strictly enforced by the Tides. The Owner will be responsible for costs incurred for any such clean-up/repair.

OWNERS RIGHTS UNDER THIS POLICY

The affected unit owner has the right:

- To receive a copy of this policy
- To expect non-biased handling of any renovation application
- To be promptly notified of the approval or denial of a renovation application
- To dispute denial of any application for Difficult work or invoice for fines assessed or reimbursement due to the Tides per Policy 133 Alternative Dispute Resolution

RELATED POLICIES

133 Alternative Dispute Resolution
221 Outside & Visible Owner Property
513.10 Roof Entry Access
521.20 TCA Key Management
521.30 Non-Owner Unit Access
710 Non Smoking
720 Noise & Nuisances
730 General Rules and Regulations

RELATED DOCUMENTS

Tides Community Association Master Deed – Section 23.h
Tides Community Association By-Laws – Article X

SUGGESTED MINIMUM CERTIFICATE OF INSURANCE AMOUNTS**

CONTRACTORS INVOLVED IN LOAD BEARING STRUCTURAL RENOVATIONS

TYPE OF COVERAGE REQUIREMENTS // MINIMUM LIMIT

Public Liability Insurance // \$1,000,000 (including completed operations)

Property // amount of improvement

Workers Compensation Insurance // \$ 500,000/\$ 500,000/\$ 500,000

Automobile Liability // \$ 500,000

CONTRACTORS INVOLVED IN NON-LOAD BEARING STRUCTURAL RENOVATIONS

TYPE OF COVERAGE REQUIREMENTS // MINIMUM LIMIT

Public Liability Insurance // \$ 300,000 (including completed operations)

Property //amount of improvement

Workers Compensation Insurance // \$ 100,000/\$ 500,000/\$ 500,000

Automobile Liability // \$ 300,000

Notwithstanding the above minimum amounts, no insurance coverage shall be less than the minimum required by New Jersey law.

Each required insurance policy shall state the Tides Condominium Association as an additional insured for the duration of the project and associated construction activity. The additional insured documentation shall include a clause requiring a minimum of ten (10) days' notice be provided to the Association before termination or modification of such policy.

*** These limits are minimums for 2025 and in future years should be adjusted for inflation, market demands or future conventions.*



The TIDES Alteration - Renovation Application FORM 532.10

Unit Owner(s) _____

Unit Number _____

I (We) request The Tides Condominium Association approval to allow to alter, remodel, repair or renovate our unit in accordance with the rules, requirements and conditions. The following checked items and explanation of scope and materials, along with attached plans and drawings, represent the extent of our request (use back if needed):

Description of Remodeling/Renovation Project Components:_____

We understand and agree to abide by the Association rules, building codes and any other requirements of the Board that may pertain to this particular project. We have been given the documents (as required): *221 Outside & Visible Owner Property; 521.10 Roof Entry Access; 532 Unit Remodeling – Renovation; 710 Rules & Regulations; 720 Noise and Nuisances; 730 Non-Smoking* and will follow these policies & procedures.

We understand that this application must provide sufficient information (design drawings and material specifications) to allow the Association and the Board of Directors to assess the intended work and its effect on common areas and other units.

Once approved, we understand that the Tides Office must be informed of the expected dates and times of work, how unit access will be handled and of any disruptions to the Association. Copies of any permits must be provided when obtained.

Signature(s) below confirm that the Unit Owner and Contractor agree to indemnify and hold the Association harmless for any damage to property or persons arising out of the work and/or any causes of action that arise from it.

Inspections or approvals by the Association do not alter, diminish or eliminate the total responsibility and obligations of the Owner and the Contractor for the work and any damages or liabilities arising from it.

Unit Owner _____ Date _____

Unit Owner _____ Date _____

Remodeling/Renovation/Construction Company Name(s) and Phone #: _____

License Number of Contractor _____

Signature of Contractor _____ Date _____

Print Name _____

Title _____

Date _____

Email completed form to tidesboard59@gmail.com
Subject: Renovation Application



the Tides
CAPE MAY NJ

Tides Response to Alteration - Renovation Application FORM 532.10

Date application received: _____

☐ APPROVED ☐ DENIED ☐ MORE INFORMATION NEEDED

Comments: _____

Additional Rules or Restrictions: _____

Copies of following received:

☐ COI ☐ PERMIT(S) ☐ DRAWING OR PHOTOS ☐ REVISED APPLICATION & DATE: _____

SIGNED BY: _____ BOARD POSITION: _____

PRINTED NAME: _____ DATE: _____

ADDITIONAL INFORMATION: