

**Owner & Association  
Responsibilities**

**20<sup>th</sup> Hole Townhomes Association, Ltd.**  
**December 26, 2006**

Maintenance, Repair and Insurance Responsibilities  
 Who is Responsible?

<b>Structure:</b>	<b>Association</b>	<b>Association <u>Insurance</u></b>	<b>Owner</b>	<b><u>Owner Insurance</u></b>
Structural components unit buildings (foundation/girders/beams & supports)	X*	X		
Tile Roof & underlay	X**	X		
Roof vents/screens/Skylights	X**			
Gutter/downspouts as part of Roof system	X**	X		
Stucco walls/surface	X**	X		
Stucco pillars (balcony/patio)	X**	X		
Metal railings (balcony)	X**			
Common wall separating duplex units	X**	X		
Common wall separating duplex Patios & balconies	X**	X		
Stucco Chimney on top of roof	X	X		
All exterior windows/window Frames			X***	
All window screens			X***	
Screens for balcony & patio doors			X***	
Windows installed in outside doors			X***	
Front entry door/door lock			X***	
Storm doors/security doors			X***	
Balcony & patio doors/door locks			X***	

	<b>Association</b>	<b><u>Association Insurance</u></b>	<b>Owner</b>	<b><u>Owner Insurance</u></b>
Garage door			X***	
Garage door hardware			X***	
Exterior light fixtures attached to individual Unit Lots	X**			
Exterior lights bulbs for individual Unit Lots			X	
Metal Unit Lot address number	X**			
Wood decks (balcony)			X***	
Mailbox	X**			
<b>Concrete/Asphalt:</b>				
Asphalt paving	X**			
Asphalt guest parking area	X**			
Individual unit driveway	X**			
Individual walkway/steps/porch	X**			
Concrete patio slab			X	
Concrete gutters/drainage	X**			
Concrete Curbs	X**			
20 <sup>th</sup> Hole entry sign	X**			
<b>Landscaping:</b>				
Grass	X**			
Shrubs	X**			
Trees	X**			
Underground irrigation system	X**			
Wooden fence along North property line	X**			
Lamp posts (3)	X**			

**Association****Association  
Insurance****Owner****Owner  
Insurance**

Lamp post light bulbs

X\*\*

Rock beds

X\*\*

"Individual" patio area

X

**Paint:**

All exterior stucco walls &amp; trim

X\*\*

Exterior side of garage door

X\*\*

Exterior sides of front &amp; back doors

X\*\*

Wood fascias of doors/garage

X\*\*

Gutters/ downspouts

X\*\*

Window frames

X\*\*

20<sup>th</sup> Hole entrance sign

X\*\*

**Utilities:**

Utilities outside of individual Unit Lots

X

Utilities serving individual Unit Lots

X

Air conditioners & air conditioner  
Equipment

X

Utility boxes & meters located on  
Individual Unit Lots

X

Snow removal on Common Property

X

Weekly garage collection

X

Rubbish removal from individual Lots

X\*\*\*

**Individual Unit Lot Interior:**All components, decorations &  
personal property of or within the  
interiors of unit

X

X

	<u>Association Insurance</u>	<u>Association</u>	<u>Owner</u>	<u>Owner Insurance</u>
Furnishings, equipment, carpet, cabinetry, appliances, wall, flooring, ceiling, drywall fixtures, plaster, paint, wallpaper, paneling, appliances			X	X
Normal unit settling/cracks			X	
Removal of birds, animals, insects, etc. from interior and/or Unit Lots			X	
Any improvement or installation installed by Owner & not otherwise listed			X	X

**Insurance:**

Insurance coverage for 100% current replacement value of all common property	X			
Liability Insurance for Directors & Officers	X			
Umbrella coverage of \$1,000,000.00	X			
Liability insurance within Unit Lots			X	
\$1000.00 deductible (depends on who/what caused the damage)	X		X	

The Association is the Primary policy should both Association & individual Owners' policies cover the same incident, unless incident caused by the negligent or willful act or omission of an Owner, his family, or guests.

\* Association is not required to insure land, foundation, excavation and other items normally excluded from fire and hazard insurance coverage

\*\* Owner and Association responsibilities may be interrelated. If damage is done to association property by an owners' negligent or intentional acts, then the owners is responsible for the cost of the required maintenance, repair or replacement of these items.

\*\*\* The Association has the right to repair or replace in the event Owner fails to perform the necessary maintenance in a manner satisfactory to the Association. The Association cost will be at the Owners expense as an assessment to the individual unit. See Enforcement Policy.