

# Creek's Edge at Stony Point Town Homes Homeowners Association, Inc.

## MAINTENANCE & SERVICE RESPONSIBILITY CHART

This Chart, approved by the Creek's Edge HOA Board of Directors on May 15, 2017 and updated November 19, 2025, is based on Articles 7, 10, 11 and Amendments of the recorded Declaration. The Association is responsible for maintenance of the items designated below unless such is necessitated by the negligence, misuse, willful misconduct of the Owner, residents, and/or guests, or alteration by the Owner. If any dispute arises as to whether an item of maintenance falls to the Association or Owner for responsibility, such dispute shall be decided by the Board of Directors.

BUILDING MAINTENANCE		
<b>Exterior Modifications Done by the Homeowner</b>	<b>Owner:</b>	All maintenance, repair and replacement. Note: All additions or modifications to the exterior of the building or Lot require prior approval of the Covenants Committee.
	<b>Association:</b>	None
<b>Building – Exterior Surfaces</b>	<b>Owner:</b>	None, unless repair necessitated by misuse or neglect.
	<b>Association:</b>	All maintenance, repair, and replacement of siding, brick, wood, shutters, trim, including painting wood surfaces on a maintenance schedule determined by the Board of Directors.
<b>Building – Interior</b>	<b>Owner:</b>	All interior maintenance and repairs, including damage or mold caused by leaks originating from the outside; party walls.
	<b>Association:</b>	None
<b>Building Interior Party Walls</b>	<b>Owner:</b>	All maintenance and repairs, including damage or mold caused by leaks originating from the party wall to be shared equally by the owners served by the party wall.
	<b>Association:</b>	None
<b>Fireplace/Flue</b>	<b>Owner:</b>	All maintenance, repairs and cleaning of fireplace and flues.
	<b>Association:</b>	None

<b>Doors/Garage Doors (Exterior)</b>	<p><b>Owner:</b> All maintenance, repair and replacement of doors and associated parts, including door jambs, storm doors, sliding glass doors, knobs/locks, kickplates, hinges, weather-stripping and doorbells, and painting if necessitated by abuse.</p> <p><b>Association:</b> Painting on a maintenance schedule as determined by the Board of Directors.</p>
<b>Driveways, Driveway Aprons, Parking Pads, Patios &amp; Balconies</b>	<p><b>Owner:</b> Routine cleaning</p> <p><b>Association:</b> All maintenance, repair, and replacement. Discolored or cracked surfaces will only be repaired/replaced if safety hazard.</p>
<b>Gutters &amp; Downspouts</b>	<p><b>Owner:</b> None, unless necessitated by negligence or misuse.</p> <p><b>Association:</b> All maintenance, repair, and replacement. Cleaning on a schedule as determined by the Board of Directors.</p>
<b>Lights – Exterior</b>	<p><b>Owner:</b> Replacement of light bulbs. All maintenance, repair and replacement of light fixtures.</p> <p><b>Association:</b> None</p>
<b>Roofs</b>	<p><b>Owner:</b> Any damages caused by a satellite dish or any other device attached to the roof.</p> <p><b>Association:</b> All maintenance, repairs for leaks, and replacement of shingles, felt, and flashing, on a schedule determined by the Board of Directors.</p>
<b>Structural Components</b>	<p><b>Owner:</b> All maintenance, repair and replacement of walls, studs, floor joists, roof trusses and plywood/sheathing, foundation, concrete slab, etc.</p> <p><b>Association:</b> None</p>
<b>Vents/Ducts</b>	<p><b>Owner:</b> All cleaning, maintenance, repair and replacement of interior vents and ducts serving that Unit, including insulation and removal of insects and animals.</p> <p><b>Association:</b> Maintenance, repair and replacement of exterior vent covers.</p>
<b>Windows</b>	<p><b>Owner:</b> All maintenance, repair and replacement of windows and associated parts, including window casings, sills, screens, window mechanisms, skylights, and sliding glass doors.</p> <p><b>Association:</b> Painting of exterior surfaces on a schedule determined by the Board of Directors.</p>

<b>EXTERIOR LOTS &amp; COMMON AREAS</b>	
<b>Irrigation System</b>	<p><b>Owner:</b> None, unless necessitated by negligence or misuse.</p> <p><b>Association:</b> All maintenance, repair, and replacement. Watering on a schedule as determined by the Board of Directors.</p>
<b>Sidewalks/ Steps</b>	<p><b>Owner:</b> Routine cleaning,</p> <p><b>Association:</b> All maintenance, repair, and replacement of discolored or cracked concrete will only be repaired/replaced if safety hazard.</p>
<b>Streets/Curbs/ Parking areas</b>	<p><b>Owner:</b> None, unless repair is necessitated by damage resulting from the vehicle of the owner/resident/guest.</p> <p><b>Association:</b> Pavement repairs and maintenance, sealcoat and asphalt overlay on schedule as determined by the Board of Directors.</p>
<b>Streetlights</b>	<p><b>Owner:</b> None.</p> <p><b>Association:</b> All maintenance, repair, and replacement.</p>
<b>LANDSCAPING</b>	
<b>Grass/Lawn</b>	<p><b>Owner:</b> Ensure grounds are free and clear of obstructions. Maintain grass area in any yard that is inaccessible to the Association's grounds contractor. All drainage and erosion on lots.</p> <p><b>Association:</b> <u>Maintain</u> the condition of the grounds, not necessarily to <u>improve</u> the quality of the grounds; mowing of grass during the growing season; periodic applications of weed control and fertilizer; leaf removal; aeration and seeding annually.</p>
<b>Mulch Beds</b>	<p><b>Owner:</b> May provide additional maintenance (weeding, mulch) of existing beds as desired. (Additions or modifications of plant materials or the beds require prior Covenants Committee approval).</p> <p><b>Association:</b> Maintain the beds in a condition as determined by the Board of Directors; mulch to be added annually; may include periodic weeding of beds.</p>
<b>Trees/ Shrubs</b>	<p><b>Owner:</b> All maintenance, repair and replacement if installed by the Owner or any previous Owner.</p> <p><b>Association:</b> Periodic pruning; replacement when needed and appropriate (though replacement may be of a different size).</p>

<b>UTILITIES</b>	
<b>Air Conditioning/ Heating</b>	<b>Owner:</b> All maintenance, repair and replacement. <b>Association:</b> None
<b>Electrical</b>	<b>Owner:</b> All maintenance, repair and replacement. <b>Association:</b> None
<b>Gas</b>	<b>Owner:</b> All maintenance, repair and replacement. <b>Association:</b> None
<b>Telephone/ Cable TV Satellite Dish</b>	<b>Owner:</b> All maintenance, repair and replacement. <b>Association:</b> None
<b>Water/Sewer</b>	<b>Owner:</b> All maintenance, repair and replacement. <b>Association:</b> None
<b>SERVICES</b>	
<b>Insurance</b>	<p><b>Owner:</b> Homeowners are responsible to insure the building and land they own and must provide their own homeowners insurance for the structure. Each owner of a lot shall maintain liability in a minimum of One Million Dollars (\$1,000,000.00) and property insurance in an amount equal to one hundred percent (100%) of the then current insurable replacement cost of any improvements located on the Owners lot. Such personal insurance shall also include coverage for "loss assessment" that may be levied by the Association against the Owner (including loss assessment for common area insurance deductibles and retentions).</p> <p>Homeowners are also responsible for personal property, flood, and sewer backup insurance. Any interior damage or repairs are the responsibility of the Owner.</p> <p><b>Association:</b> General liability for common areas, property insurance for all common area structures, improvements and contents. General liability insurance and fidelity insurance, directors and officers liability insurance.</p>
<b>Mailboxes</b>	<b>Owner:</b> Keys and locks. <b>Association:</b> Maintenance and replacement of mailbox units.

<b>Snow and Ice Removal</b>	<p><b>Owner:</b> Unless otherwise superseded by an agreement with the Association's snow removal contractor, Owner is responsible for removal of snow and ice from porches, stoops, landings, breezeways, screened porches, patios, steps, sidewalks, driveways, parking pads, and walkways (other than Common Area lead sidewalks) on Owners' Lots.</p> <p><b>Association:</b> Plowing parking lots and streets, services dependent on accumulation and conditions as determined by the Board of Directors. Unless otherwise superseded by an agreement with the Association's snow removal contractor, removal of snow and ice from Common Areas, including but not limited to Common Area steps and lead sidewalks, and, when deemed appropriate by the Association's Board of Directors, Owners' garage aprons.</p>
<b>Termites/Pest Control</b>	<p><b>Owner:</b> Treatment for all pests other than termites. Damage resulting from termites.</p> <p><b>Association:</b> Annual inspections for termites and treatment if necessary.</p>
<b>Trash Removal</b>	<p><b>Owner:</b> Removal of oversize items that cannot fit in trash cans.</p> <p><b>Association:</b> Weekly trash removal (trash cans and recycle bins provided), exclusive of oversize items and non-household trash.</p>