

Stone Gate Homeowners Association vs.  
Homeowner Responsibility List as of 1/1/19

This document is for informational purposes only. The information contained within can change without notice. If a conflict arises between this document and the declaration, the information contained within the declaration prevails.

<b>Maintenance Description</b>	<b>HOA</b>	<b>Owner</b>	<b>Notes</b>
Snow Removal and Ice Melt Applications	X		Snow removal is triggered at 2" or more at which time driveways and roads will be cleared and salted. Sidewalks and patios are cleared by the HOA; not salted.
Maintenance and Repair of Common Elements and Facilities	X		Except in cases of homeowner negligence (or the negligence of a homeowner's pet or guest), in which case, the responsible homeowner will pay for repair.
Exterior Building Maintenance and Repair	X		Except items listed in next item.
Maintenance and Repair of Windows, Window Frames, Doors, Garage Doors, Door Frames, Fireplace Flues		X	Including outside garage and front door light bulbs.
Maintenance and Repair of HVAC System		X	
Cleaning of Gutters/Downspouts/External Drains	X		
Landscape Maintenance and Replacements – Common Elements	X		
Landscape Maintenance and Replacements – Limited Common Elements (interior sidewalk beds, patio areas, other areas per documents)		X	
Weeding/Grass Clipping/Edging	X		
Watering – Normal Conditions		X	Applies to plants inside of Common Elements, not including grass areas.
Watering – Drought Conditions to Save Plants		X	
Repair and Replacement of Mailboxes	X		
Mulching – Common Elements	X		Replacement of mulch with river rock as funds allow (Existing buildings).
Mulching – Limited Common Elements	X		When necessary.

<b>Maintenance Description</b>	<b>HOA</b>	<b>Owner</b>	<b>Notes</b>
Pest Control – Outside Home	X		Stinging or wood eating insects only.
Pest Control – Inside Home		X	
Window Washing		X	Interior and exterior.
Fencing Maintenance and Replacement	X		Main association fence, patio fences, privacy fences.
Sidewalk and Driveway, Repair and Replacement, Periodic Seal Coating	X		
Unit Security Systems		X	
Clubhouse Area Maintenance	X		
Pool Area Maintenance	X		
Interior Home Maintenance		X	
<b>Insurance Coverage Description</b>	<b>HOA</b>	<b>Owner</b>	<b>Notes</b>
In general the HOA insures the parts of the building that the HOA maintains, and the home owner insures the parts of the building the home owner maintains. However, all owners should give their home insurer a copy of the association declaration to be certain you are appropriately covered.			

Property Ownership Type:

You live in a **condominium association**. A *condo association* is a community containing multiple-unit or single-unit dwellings in which there is separate and distinct ownership of individual homes, and joint ownership of common elements. Common elements and facilities are defined in the condo association documents, but are broadly everything but the interiors of the homes from the drywall in (read documents for a full definition). The owners of the individual units in the community are jointly responsible for the costs of maintaining the common elements and facilities. They are individually responsible for the maintenance expenses of the interiors of their particular units, and some limited common elements (common elements only they use, see documents for full definition). An individual who purchases a home in a condo association receives title to such unit in fee simple, owning it outright. The owner has all legal rights incident to ownership, including the right to sell, absent a Restrictive Covenant limiting its use.

Title to a condo also encompasses certain rights, such as use of the *common elements*, and certain obligations, such as paying a share of the expenses incurred for maintenance or improvements of the common elements, regardless of whether the individual owner approves of the upkeep or improvements.

Condominium unit owners must adhere to the regulations set forth in the documents (bylaws and declaration). The bylaws ordinarily establish procedures for electing the officers or board members of the homeowners association, conducting meetings, and handling routine building maintenance and insurance for the common elements. They prescribe any restrictions that may be imposed on the sale of individual units and penalties for violation of the rules.

Buyer \_\_\_\_\_ Date \_\_\_\_\_

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