| ELEMENT | ASSOCIATION | CO-OWNER  |
| --- | --- | --- |
| Building Roof | Yes. Per schedule established by the board of Directors | No. |
| Building Siding | Yes.  | **No. Unless incidental damage.** |
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| Windows & Screens | No. If improperly maintained by the co-owner, the Association will repair or replace and assess co-owner for full cost recovery. Skylight maintenance must be under the direction of the Association property manager using preferred providers for roof work.  | **Yes. Replacement windows must be white or brown. All windows of a unit must be of the same color, white or brown. Skylights are considered windows.**  |
| Doors & Locks, Garage Door and Opener | No. If improperly maintained by co-owner, Association will repair or replace and assess co-owner for full cost recovery | **Yes. Garage doors must be white in color, after installation of new pacific blue siding. Exterior entrance doors can be shades of white, gray, brown or blue.**  |
| Decks, Porch Floors and Balcony Floors and Railings | No. If improperly maintained by co-owner, Association will repair and assess co-owner for full cost of recovery | **Yes. Painting and/or staining by co-owner must be shades of gray or brown. Replacement decks and balcony floors must be concrete or composite material in shades of gray or brown.** |
| Landscaping Trees & Shrubs | Yes. Association will assume responsibility for maintenance of all trees and shrubs approved and installed by the Association under direction of the Grounds CommitteeBy-Laws: Article VI - Restrictions, Section 12 | Co-owners may install trees and shrubs near their unit at their own expense, subject to prior approval from the Grounds Committee. Maintenance of those items becomes the co-owner’s responsibility.  |
| Landscaping-Berms | Yes. The association is responsible for the maintenance of existing and new berms approved by the Grounds Committee. Restrictions, Section By-Laws: Article VI - 12 | Co-owners may volunteer to help maintain berms (by weeding, etc) to reduce Association expenses |
| Landscaping-Flowers & Ground Cover | No. If landscaping installed by co-owner is inadequately maintained, Association will remove or perform the maintenance and assess the co-owner for full cost recovery.By-Laws: Article VI - Restrictions, Section 12 | Yes. Co-owner may install landscaping near unit subject to prior approval from the Grounds Committee. Maintenance of that area then becomes the co-owner's responsibility. Co-owners do not need Grounds Committee approval to plant annual and perennial flowers in landscaped area around unit.  |
| Roads, Driveways and Sidewalks | Yes. The association is responsible for all needed repairs to roads, driveways, and original concrete, sidewalks.  | Co-owner is responsible for any wood, stone, brick, or other decorative sidewalk.  |
| Sewer and Water Supply System | Yes. | No |
| Mailboxes | Yes. | No. |
| Rain Gutters | No.  | **Yes. New gutters or old gutters in need of repair or replacement are the responsibility of co-owner. Gutters are to be white in color.**  |
| Awnings | No. | **Yes. New Awnings are to be any reputable manufacturer. Color to be shades of white, gray, or blue or a combination of these colors. New awning installation requires BOD approval. Article VII Deck Awnings** |
|  Structural Alterations or modifications | No | **Yes. Any structural modification must be approved by the Board of Directors prior to construction and after completion. Maintenance of modification becomes the co-owner responsibility.**  |
| Community Building | Yes. | Co-owner assumes sole responsibility for any personal items stored in the Community Building. Any objects stored in the building must have co-owners name and unit number on the item  |
| Sprinkler System | Yes | If sprinkler heads must be changed or relocated to accommodate landscaping done by the co-owner (with Association approval), the Association will assess the co-owner for full cost of recovery of such expenses  |
| Dock System | Yes | No. However, boats, hoists and other personal boating equipment are the sole responsibility of the co-owner.  |
| Lights-Street & Sign, Garage & Porch | Shared. The association maintains all street and sign lights.  | Shared. Co-owner has responsibility for functional maintenance or replacement of exterior garage and porch lights. Replacement fixtures for all exterior lights must be chosen from list of approved options maintained and updated by Board of Directors.  |
| Snow Removal | Shared. Association is responsible for clearing roads and driveways only (when snow depth exceeds about 3 inches) | Shared. Co-owners are responsible for clearing their own sidewalk areas.  |
| Drywall | Yes. Includes structure, taping & mudding, and sanding. Excludes any surface finishes.  | No.  |
| Surface Finish of Walls & Ceilings (including texture) and Floor Coverings | No. The Association is only responsible for structural damage caused by water or any other calamity. Association repairs to drywall will include only taping & mudding and sanding (no painting or texturing)  | Yes. Includes texture, paint, wallpaper, paneling, tile, carpeting or any covering over any surface or structure. Co-owner is responsible for these items, even if loss results from secondary damage caused by a general common element problem, unless proceeds from a Condo insurance claim (submitted at the sole discretion of the Board of Directors) covers a portion of this expense. Co-owner is required to carry insurance for loss/damage of interior items.  |
| Doors, Trim, Cabinets, Countertops | No. | Yes. Co-owner is responsible even if loss results from secondary damage caused by a general common element problem, unless proceeds from a Condo insurance claim (submitted at the sole discretion of the Board of Directors) covers a portion of this expense. Co-owner is required to carry insurance for loss/damage of interior items.  |
| Appliances (including built ins such as dishwashers, stoves, ovens, etc) | No. | Yes. Co-owner is entirely responsible even if loss results from secondary damage caused by a general common element problem, unless proceeds from a Condo Insurance claim (submitted at the sole discretion of the Board of Directors) covers a portion of this expense. Co-0owner is required to carry insurance for loss/damage of interior items.  |
| Plumbing | Shared. Includes everything up to interior surface connection to plumbing fixtures. | Shared. Includes everything inward from the point of interior surface connection to plumbing fixtures  |
| Electrical  | Shared. Includes everything up to interior surface connection to electrical fixtures.  | Shared. Includes everything inward from interior surface connection to electrical fixtures, including plugs, lights, switches, fans, etc.  |
| Heating, AC and Water Heater | Shared. Heating/AC ductwork is the only responsibility of the Association | Shared. Furnace, all AC components, water heater, and all related controls are the responsibility of the co-owner.  |
| Trash Removal | Shared. Trash is picked up by a city contractor at each individual unit, usually Tuesday mornings. Trash removal expenses are paid by the Association. Co-owners who are 62 years of age can help reduce the cost of trash removal by using “yellow bags” provided by the Association. Bags are available in the Clubhouse or from the property manager.  | Shared. Trash must be put in covered containers. Put trash out no earlier than the evening prior to pick-up (Monday evening). Co-owners who are unable to do this should leave trash inside the Community Building (containers with secured lids are provided in that area).  |
| Activities: Garage or other private sales | Permitted as a joint activity by all the co-owners at one-time at the clubhouse | Not permitted at individual co-owner units  |
| Pets: Housecats | Permitted with registration with the association | Housecats are not permitted outdoors on the common areas unless they are on a leash.  Co-owners must clean up after animals. Animals are not allowed on the beach.  |
| Service Dogs | Allowed under the American with Disabilities Act (ADA).  | Animals must be providing a service to a person with a disability. Co-owner must provide written explanation of the services the dog is trained to do, to accommodate the co-owners disability (best done through providing State Certification). Co-owners must clean up after their animals.  |
| Emotional Support Animals  | Allowed under the Fair Housing Act (FHA) administered by Housing and Urban Development (HUD)  | Co-owner must provide notarized letter form health care provider assuring co-owner has active patient relationship, and verifying the co-owner needs the animal to accommodate a disability. See HUD guidelines for the contents of the letter.  Co-owners must clean up after their animals.  |
| Pets: Dogs | See Rules & Regulations Article 11  | No. Co-owners are not permitted to keep dogs on property (except temporary visiting as noted in Article II of Rules & Regulations). Visitors may have a dog on the premises for 7 days.Co-owners must clean up after their animals. Animals are not allowed on the beach.  |