

**MAINTENANCE, REPAIRS, REPLACEMENT AND INSURANCE  
RESPONSIBILITIES FOR  
PINEHURST BLUFFS HOMEOWNERS' ASSOCIATION, INC.**

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**NOTE: This chart shows whether Owners or the Association are responsible for the maintenance, repair and replacement of various components pursuant to the Declaration of Covenants, Conditions, and Restrictions of Pinehurst Bluffs.**

A = Pinehurst Bluffs  
O = Owner

	MAINTENANCE <sup>1</sup>	INSURANCE
<b>BUILDING EXTERIORS</b>		
Exterior building surfaces of residences	A <sup>2</sup>	A <sup>8</sup>
Siding, brick, sheathing, trim, and other exterior facade surfaces, including painting, staining and repairing	A <sup>2</sup>	A <sup>8</sup>
Exterior light fixtures, general cleaning and bulb replacement	O <sup>2</sup>	A <sup>8</sup> – Original to Construction O <sup>8</sup> – Owner-installed
Exterior light fixtures, repair and replacement	A <sup>2</sup>	A <sup>8</sup> – Original to Construction O <sup>8</sup> – Owner-installed
Garage doors, maintenance (other than painting), repair and replacement, including opening mechanisms	O <sup>2</sup>	A <sup>8</sup>
Garage doors, painting and staining only	A <sup>2</sup>	A <sup>8</sup>
Gutters and downspouts, including painting, staining, repairing and replacing	A <sup>2</sup>	A <sup>8</sup>
Roofs, including roof shingles and roof underlay	A <sup>2</sup>	A <sup>8</sup>
Chimneys and chimney toppers	A <sup>2</sup>	A <sup>8</sup>
Any satellite dishes attached to roofs, siding, or other portions of residences	O <sup>2</sup>	O <sup>8</sup>

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	MAINTENANCE <sup>1</sup>	INSURANCE
Windows, including trim, caulking, panes, frames and screens	O <sup>2</sup>	A <sup>8</sup>
Glass surfaces	O <sup>2</sup>	A <sup>8</sup>
Exterior Doors, including peep holes, doorknobs, lock mechanisms, screen doors, security doors and patio doors	O <sup>2</sup>	A <sup>8</sup>
Central air conditioning units	O <sup>2</sup>	A <sup>8</sup>
Window air conditioning units	O <sup>2</sup>	O <sup>8</sup>
Window wells	O <sup>2</sup>	O <sup>8</sup>
Concrete steps leading to front door	A <sup>2</sup>	A <sup>8</sup>
Patios, decks and porches - repair	A <sup>2</sup>	A <sup>8</sup>
Patios, decks and porches – general cleaning	O <sup>2</sup>	A <sup>8</sup>
Patio/deck sliding glass doors	O <sup>2</sup>	O <sup>8</sup>
Water spigots and exterior water meters	A <sup>2</sup>	O <sup>8</sup>
Any other fixtures on the exterior of the building exterior not otherwise noted above	O <sup>2</sup>	A <sup>8</sup> – Original to Construction O <sup>8</sup> – Owner-installed
Exterior Improvements installed by owners, including railings leading to residences	O <sup>2</sup>	O <sup>8</sup>
<b>UTILITIES</b>		
Utilities inside the residence regardless of how many other residences such utilities service, if any, including but not limited to: <ul style="list-style-type: none"> <li>• furnaces</li> </ul>	O <sup>3</sup>	O <sup>8</sup>

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	MAINTENANCE <sup>1</sup>	INSURANCE
<ul style="list-style-type: none"> <li>• heating equipment</li> <li>• ducts</li> <li>• conduits</li> <li>• water pipes</li> <li>• electrical wiring</li> <li>• electrical outlets</li> <li>• light switches</li> <li>• telephone wiring</li> <li>• telephone outlets</li> <li>• hot water equipment</li> <li>• cable wiring</li> <li>• compressors</li> <li>• sump pumps</li> </ul>		
Utilities on the Common Areas including, but not limited to: <ul style="list-style-type: none"> <li>• water pipes</li> <li>• interceptor drain</li> <li>• drainage facilities</li> <li>• sprinklers</li> </ul>	A <sup>3</sup>	A <sup>7</sup>
Water, sanitary sewer and storm sewer systems on the Lot and outside the exterior or foundation wall of the residence (systems on the interior of the residence are Owner maintenance and repair responsibility)	A <sup>3</sup>	A <sup>7</sup>
<b>UNIT INTERIORS</b>		
Furnishings, including all personal property such as furniture, electronics, and area rugs	O <sup>2</sup>	O <sup>8</sup>

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	MAINTENANCE <sup>1</sup>	INSURANCE
Window coverings	O <sup>2</sup>	O <sup>8</sup>
Party walls	O <sup>4</sup>	O <sup>8</sup>
Fireplace box	O <sup>2</sup>	O <sup>8</sup>
Fireplace flue repair and replacement	O <sup>2</sup>	O <sup>8</sup>
Garage interiors, including concrete slab flooring and any finished and unfinished surfaces inside garage	O <sup>2</sup>	O <sup>8</sup>
Permanent fixtures including but not limited to: <ul style="list-style-type: none"> <li>• ceiling fans</li> <li>• hand rails</li> <li>• cabinets</li> <li>• countertops</li> <li>• bathtubs and showers</li> <li>• sinks</li> <li>• toilets</li> </ul>	O <sup>2</sup>	O <sup>8</sup>
Appliances including: <ul style="list-style-type: none"> <li>• oven</li> <li>• range</li> <li>• refrigerator</li> </ul>	O <sup>2</sup>	O <sup>8</sup>
Finished surfaces of interior walls, floors, and ceilings	O <sup>2</sup>	O <sup>8</sup>
Unfinished surfaces of walls, floors, and ceilings, including drywalls, studs, insulation, hardware, and other material lying within such walls, floors, and ceilings	O <sup>2</sup>	O <sup>8</sup>

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	MAINTENANCE <sup>1</sup>	INSURANCE
Floor coverings including <ul style="list-style-type: none"> <li>• carpet</li> <li>• tile</li> <li>• vinyl</li> <li>• hardwood</li> </ul>	O <sup>2</sup>	O <sup>8</sup>
Any other improvements installed by owner inside the residence	O <sup>2</sup>	O <sup>8</sup>
<b>GROUNDS</b>		
Grass, trees, shrubbery, flowers and landscaping on common element areas	A <sup>5</sup>	A <sup>7</sup>
Grading of Lots	A <sup>5</sup>	A <sup>7</sup>
Parking areas, including paving, concrete and painting	A <sup>6</sup>	A <sup>7</sup>
Private sidewalks and drives	A <sup>6</sup>	A <sup>7</sup>
Curbs, gutters and storm drains	A <sup>6</sup>	A <sup>7</sup>
Landscaping on Common Areas, including weeding, pest control, fertilizing, mowing, cutting, pruning, watering and trimming	A <sup>5</sup>	A <sup>7</sup>
Landscaping in front yard areas of residences including weeding, pest control, fertilizing, mowing, cutting, pruning, watering and trimming	A <sup>5</sup>	A <sup>7</sup>
Landscaping inside fenced-in patio/deck areas of residence	O <sup>2</sup>	O <sup>8</sup>
Storage sheds on Common Areas	A <sup>2</sup>	A <sup>7</sup>
Utility boxes on Common Areas	A <sup>3</sup>	A <sup>7</sup>

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	MAINTENANCE <sup>1</sup>	INSURANCE
Fences (perimeter fences, fences surrounding utility boxes, patio fences) including painting, staining, repairing and replacing	A <sup>2</sup>	A <sup>7</sup>
Improvements on Common Areas	A <sup>2</sup>	A <sup>7</sup>
Irrigation system on common elements and outside fenced-in patio areas	A <sup>2</sup>	A <sup>7</sup>
Playground equipment	A <sup>2</sup>	A <sup>7</sup>
Dog run	A <sup>2</sup>	A <sup>7</sup>
Speed bumps	A <sup>2</sup>	A <sup>7</sup>
Mailbox kiosks	A <sup>2</sup>	A <sup>7</sup>
Snow removal from private streets, alleys and sidewalks	A <sup>5</sup>	N/A
Monuments and signage for /within the community	A <sup>2</sup>	A <sup>7</sup>
<b>OTHER</b>		
Common elements existing in community and not otherwise listed	A <sup>2</sup>	A <sup>7</sup>
Any personal property of owners not otherwise listed	O <sup>2</sup>	O <sup>8</sup>

**GENERAL NOTES**

A. IF MAINTENANCE OR REPAIR IS REQUIRED TO ANY ASSOCIATION-MAINTAINED AREA (SUCH AS ROOFING OR SIDING) AND SUCH DAMAGE IS CAUSED BY THE NEGLIGENT OR WILLFUL ACT OR OMISSION OF AN OWNER, OR BY ANY MEMBER OF AN OWNER'S FAMILY, OR BY AN OWNER'S GUESTS, INVITEES OR TENANTS, SUCH OWNER WILL BE RESPONSIBLE FOR THE COST OF THE NECESSARY WORK THROUGH THE ASSOCIATION'S IMPOSITION OF A DEFAULT ASSESSMENT PURSUANT TO ARTICLE IX, SECTION 7 OF THE DECLARATION.

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B. IF MAINTENANCE OR REPAIR IS REQUIRED FOR ANY OWNER MAINTAINED COMPONENT AND SUCH WORK IS NECESSARY DUE TO THE NEGLIGENT OR WILLFUL ACT OF THE ASSOCIATION, THE ASSOCIATION SHALL BE RESPONSIBLE FOR THE COST OF THE NECESSARY REPAIRS.

C. BECAUSE "NEGLIGENCE" IS A SUBJECTIVE STANDARD FOR THE MOST PART, THE BOARD HAS DISCRETION TO DETERMINE WHETHER NEGLIGENCE EXISTS IN A PARTICULAR ASSOCIATION.

D. IF INTERIOR RESIDENCE DAMAGE ORIGINATES FROM AN ASSOCIATION-MAINTAINED COMPONENT (SUCH AS THE ROOF), BUT THE ASSOCIATION HAS NOT ACTED NEGLIGENTLY OR WILLFULLY, THE OWNER WILL BE RESPONSIBLE FOR THE COST OF REPAIRS TO THE INTERIOR OF THE RESIDENCE.

E. ANY LOSS FALLING WITHIN THE DEDUCTIBLE PORTION OF THE POLICY SHALL BE BORNE BY THE PERSON OR ENTITY WHO IS RESPONSIBLE FOR THE REPAIR AND MAINTENANCE OF THE PROPERTY WHICH IS DAMAGED OR DESTROYED; PROVIDED, HOWEVER, AFTER NOTICE AND HEARING THE ASSOCIATION MAY DETERMINE THAT A LOSS, EITHER IN THE FORM OF A DEDUCTIBLE TO BE PAID BY THE ASSOCIATION OR AN UNINSURED LOSS, RESULTED FROM THE ACT OR NEGLIGENCE OF AN OWNER, IN WHICH CASE SUCH LOSS OR PORTION THEREOF MAY BE ASSESSED TO THE OWNER IN QUESTION. SEE ARTICLE VI, SECTION 4 OF THE DECLARATION.

F. OWNERS WHO SHARE PARTY WALLS ARE RESPONSIBLE FOR THE REASONABLE REPAIR AND MAINTENANCE OF THE PARTY WALL IN PROPORTION TO USE. SEE ARTICLE VIII, SECTION 3 OF THE DECLARATION.

G. THE MAINTENANCE OBLIGATIONS OF THE ASSOCIATION MAY SHIFT TO THE OWNERS IF SIXTY-SEVEN PERCENT OF EACH CLASS OF MEMBERS AND SIXTY-SEVEN PERCENT OF THE FIRST MORTGAGEES OF LOTS VOTE IN FAVOR OF SHIFTING THE MAINTENANCE OBLIGATIONS. SEE ARTICLE IX, SECTION 1(B) OF THE DECLARATION.

H. PURSUANT TO THE RESOLUTION ADOPTED BY THE BOARD ON JULY1, 2015, THE TERM "OTHER EXTERIOR IMPROVEMENTS" DOES NOT INCLUDE THE WINDOW WELLS WITHIN THE COMMUNITY OR ANY OWNER INSTALLED IMPROVEMENTS. OWNERS ARE RESPONSIBLE FOR THE MAINTENANCE, REPAIR AND REPLACEMENT OF THE WINDOW WELLS AND OWNER INSTALLED IMPROVEMENTS ON THEIR LOTS.

I. THE ASSOCIATION MAY, BUT IS NOT REQUIRED TO, OBTAIN INSURANCE COVERAGE FOR THE STRUCTURES ON THE LOTS (THE TOWNHOMES). IF THE ASSOCIATION DOES NOT ELECT TO INSURE THE STRUCTURES ON THE LOTS, OWNERS ARE REQUIRED TO MAINTAIN THE INSURANCE. SEE ARTICLE VI, SECTIONS 2 AND 8 OF THE DECLARATION. IF THE

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ASSOCIATION DOES ELECT TO INSURE THE STRUCTURES ON THE LOTS, THEN THE ASSOCIATION'S POLICY SHALL BE PRIMARY TO THE EXTENT OF DUPLICATE COVERAGE ON THE OWNER'S POLICY. SEE ARTICLE VI, SECTION 6 OF THE DECLARATION.

**ENDNOTES**

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- <sup>1</sup> The term "maintenance" includes repair and replacement unless otherwise noted on the Chart.
  - <sup>2</sup> Declaration, Article IX, Section 1(a)
  - <sup>3</sup> Declaration, Article IX, Section 6
  - <sup>4</sup> Declaration, Article VIII, Section 3
  - <sup>5</sup> Declaration, Article IX, Section 4 (and Article X, Section 20 with respect to grading)
  - <sup>6</sup> Declaration, Article IX, Section 5
  - <sup>7</sup> Declaration, Article VI, Section 1(a)
  - <sup>8</sup> Declaration, Article VI, Sections 2 and 8