

**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 1 of 9

This chart shows whether Owners or the Association are responsible for the maintenance, repair and replacement and insurance of various items pursuant to the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Raintree East (the "Declaration").

**A** = Raintree East Homeowners Association, Inc.

**O** = Owner

**N/A** = Not Applicable

<b>BUILDING EXTERIOR</b>	<b>MAINTENANCE</b>	<b>INSURANCE</b>
Building structure, including foundation, columns, girders, beams, and supports <sup>1,3</sup>	<b>O</b>	<b>A</b>
Waterproofing foundations above and below grade <sup>1,3</sup>	<b>O</b>	<b>A</b>
Exterior wall siding and trim, including paint above grade <sup>2,3</sup>	<b>A</b>	<b>A</b>
Roofing, including roof decking, gutters and downspouts <sup>2,3</sup>	<b>A</b>	<b>A</b>
Patios and balconies – repair and replace <sup>2,3,4</sup>	<b>A</b>	<b>Casualty: A Liability: O</b>
Maintain balconies or patios – general cleaning, snow removal <sup>1</sup>	<b>O</b>	<b>N/A</b>
Walkways, sidewalks, and porches to front doors, including snow/ice removal <sup>2,3,4</sup>	<b>A</b>	<b>Casualty: A Liability: O (See Note C)</b>

**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 2 of 9

<b>BUILDING EXTERIOR</b>	<b>MAINTENANCE</b>	<b>INSURANCE</b>
Windows/skylights, including glass surfaces, window frames (except periodic exterior painting), caulking around windows, locks, casings, and screens <sup>1,3</sup>	<b>O</b>	<b>A</b>
Exterior window frames – painting, staining and/or cleaning (on Association’s regular painting schedule) <sup>2,3</sup>	<b>A</b>	<b>A</b>
Doors, doorways, door frames, and hardware that are part of the entry system to the Residence (including doors between the Residence and the interior of a garage) <sup>1,3</sup>	<b>O</b>	<b>A</b>
Surfaces of exterior doors and exterior door frames – paint (on Association’s regular painting schedule) <sup>2,3</sup>	<b>A</b>	<b>A</b>
Garage Doors, including springs, rollers and tracks, and the pedestrian door providing access to the garage from the building exterior – maintain, repair and replace <sup>2,3</sup>	<b>A</b>	<b>A</b>
Garage Door openers and sensors, light bulb replacement, and interior garage cleaning <sup>1,4</sup>	<b>O</b>	<b>O</b>

**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 3 of 9

<b>BUILDING EXTERIOR</b>	<b>MAINTENANCE</b>	<b>INSURANCE</b>
Fences, including those that enclose patio or porch areas (excluding gate hardware) – maintain, repair, and replace <sup>2,3</sup>	<b>A</b>	<b>A</b>
Gate hardware that is part of a fence on a Lot <sup>1,4</sup>	<b>O</b>	<b>O</b>
Parking Spaces – clean, repair and replace <sup>2,3</sup>	<b>A</b>	<b>A</b>
Balcony/patio doors – hardware, frame and glass <sup>1,3,4</sup>	<b>O</b>	<b>Casualty: A Liability: O</b>
Exterior light fixtures on Residence and in enclosed patio and balcony areas – light switch and bulb replacement <sup>1,3</sup>	<b>O</b>	<b>A</b>
Exterior light fixtures (except fixtures in enclosed patio/balcony areas)– repair and replace <sup>2,3</sup>	<b>A</b>	<b>A</b>
Switches and electrical lines to outdoor light fixtures on a Residence <sup>1,3</sup>	<b>O</b>	<b>A</b>
Any electrical outlet on the exterior of a Residence or inside a garage – only serves a single Residence <sup>1,4</sup>	<b>O</b>	<b>O</b>

**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 4 of 9

<b>BUILDING EXTERIOR</b>	<b>MAINTENANCE</b>	<b>INSURANCE</b>
Hose bibs/water faucets on the exterior walls of the Residence <sup>1,4</sup>	<b>O</b>	<b>O</b>
Visitor parking areas, street signs, and entry signs <sup>2,3</sup>	<b>A</b>	<b>A</b>
All enclosed areas adjacent to a Residence, whether a Common Area or a portion of a Lot <sup>1,4</sup>	<b>O</b>	<b>O</b>

**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 5 of 9

<b>UTILITIES</b>	<b>MAINTENANCE</b>	<b>INSURANCE</b>
Hot water heaters and associated pipes, lines, ducts, conduits, or other apparatus which serves a single Lot – whether located within or outside the boundaries of the Lot <sup>1,4</sup>	<b>O</b>	<b>O</b>
Water and sewer pipes from the point of entry into the Residence – serves a single Residence only <sup>1,4</sup>	<b>O</b>	<b>O</b>
Water and sewer pipes located on Common Areas and on the Lot from the point of entry to the Residence <sup>2,3</sup>	<b>A</b>	<b>A</b>
Dryer vents, including ductwork and cleaning of dryer vents from dryer to exterior wall of the Unit <sup>1,4</sup>	<b>O</b>	<b>O</b>
Communications, television, telephone, cable and electrical lines, ducts, conduits, receptacles and boxes serving more than one Lot (unless maintained by a utility provider) <sup>2,3</sup>	<b>A</b>	<b>A</b>
Communications, television, telephone, cable and electrical lines, ducts, conduits, receptacles serving a single Lot (unless maintained by a utility provider) <sup>1,4</sup>	<b>O</b>	<b>O</b>

**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 6 of 9

<b>INTERIORS</b>	<b>MAINTENANCE</b>	<b>INSURANCE</b>
Circuit boxes servicing a single Residence <sup>1,4</sup>	<b>O</b>	<b>O</b>
Furnishings and other Owner personal property <sup>1,4</sup>	<b>O</b>	<b>O</b>
Window coverings <sup>1,4</sup>	<b>O</b>	<b>O</b>
Permanent fixtures in the Residence including but not limited to ceiling fans, hand rails, cabinets and counter tops <sup>1,4</sup>	<b>O</b>	<b>O</b>
Appliances including oven, range, refrigerator and disposal <sup>1,4</sup>	<b>O</b>	<b>O</b>
Owner betterments and improvements to interior perimeter and non-perimeter walls, ceilings and floors (i.e. wallpaper and paint) <sup>1,4</sup>	<b>O</b>	<b>O</b>
Interior unfinished supporting walls within or on the perimeter of a Residence <sup>1,3</sup>	<b>O</b>	<b>A</b>
Floor coverings including carpet, tile, vinyl and hardwood <sup>1,4</sup>	<b>O</b>	<b>O</b>

**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 7 of 9

<b>OTHER</b>	<b>MAINTENANCE</b>	<b>INSURANCE</b>
Garbage collection <sup>2</sup>	<b>A</b>	<b>N/A</b>
Pest/rodent control in a Residence <sup>1,4</sup>	<b>O</b>	<b>O</b>
Pest/rodent control in the Common Areas <sup>2,3</sup>	<b>A</b>	<b>A</b>
Trees, shrubs, grass, and other landscaping (except for landscaping within an enclosed patio area whether such enclosed area is on Lot or Common Area) – maintain, repair, and replace <sup>2</sup>	<b>A</b>	<b>N/A</b>
General Common Area maintenance, including tennis courts, club houses, pools, and mail boxes <sup>2,3</sup>	<b>A</b>	<b>A</b>
Any improvement or installation installed by Owner to the Lot and/or Common Area, and not otherwise listed <sup>1,4</sup>	<b>O</b>	<b>O</b>
Common Areas depicted on the Plat or described in the Declaration and not otherwise listed <sup>2,3</sup>	<b>A</b>	<b>A</b>

**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 8 of 9

**NOTES**

- A. THE CASUALTY INSURANCE MAINTAINED BY THE ASSOCIATION INSURES THE ENTIRE PROPERTY AND ANY PORTION THEREOF CLASSIFIED AS A COMMON AREA, BUT DOES NOT EXTEND TO THE FINISHED INTERIOR SURFACES OF THE WALLS, FLOORS AND CEILINGS IN THE RESIDENCES, ANY OTHER EQUIPMENT, FURNITURE, WALL TRIMMINGS, IMPROVEMENTS, AND PERSONAL PROPERTY FURNISHED OR INSTALLED BY AN OWNER. *SEE DECLARATION, SECTION 9.1.*
- B. THE PUBLIC LIABILITY INSURANCE MAINTAINED BY THE ASSOCIATION EXTENDS TO ALL ACTIVITIES IN CONNECTION WITH THE OWNERSHIP, OPERATION, MAINTENANCE OR OTHER USE OF THE PROPERTY WITHIN THE COMMON AREAS, BUT EXCLUDES SUCH COVERAGE WITHIN THE LOTS AND RESIDENCES. *SEE DECLARATION, SECTION 9.2(B).*
- C. OWNERS ARE RESPONSIBLE FOR OBTAINING CASUALTY INSURANCE ON FINISHED SURFACES (OF WALLS, FLOORS AND CEILINGS), FURNISHINGS (INCLUDING FLOORING, CARPET, DRAPERIES, CABINETS, COUNTERTOPS, OVEN, RANGE, REFRIGERATOR, WALLPAPER, OTHER ITEMS OF PERSONAL PROPERTY BELONGING TO THE OWNER), AND ANY FIXTURES, BETTERMENTS OR IMPROVEMENTS INSTALLED BY THE OWNER. OWNERS ARE ALSO RESPONSIBLE TO OBTAIN PUBLIC LIABILITY COVERAGE WITHIN THE PHYSICAL BOUNDARIES OF THEIR LOT AND ANY ENCLOSED AREAS ADJACENT TO THEIR RESIDENCE, WHETHER SUCH AREA IS ON THE LOT OR IN A COMMON AREA. *SEE DECLARATION, SECTION 9.5.*
- D. IN THE EVENT OF A COVERED CAUSE OF LOSS ON THE ASSOCIATION'S INSURANCE POLICY, THE ASSOCIATION'S INSURANCE WILL COVER CONSEQUENTIAL DAMAGES TO PROPERTY THAT IS THE ASSOCIATION'S DUTY TO INSURE (E.G., DAMAGE TO A RESIDENCE'S SUPPORTING WALLS OR BARE SHEETROCK/DRYWALL, BUT NOT DAMAGE TO FINISHED FLOORING OR FURNISHINGS BECAUSE THE OWNER IS RESPONSIBLE FOR INSURING FINISHED FLOORING AND FURNISHINGS IN THE RESIDENCE).
- E. ANY LOSS FALLING WITHIN THE DEDUCTIBLE PORTION OF THE ASSOCIATION'S INSURANCE POLICY WILL BE ASSESSED TO THOSE PERSONS WHO WOULD BE RESPONSIBLE FOR THE REPAIR OR MAINTENANCE OF THE LOSS IN THE ABSENCE OF INSURANCE. *SEE DECLARATION, SECTION 9.4.*



**MAINTENANCE, REPAIR AND INSURANCE RESPONSIBILITIES  
FOR  
RAINTREE EAST HOMEOWNERS ASSOCIATION, INC.**

February 20, 2019

Page 9 of 9

**ENDNOTES**

1. Declaration, Article 6, Section 6.1, Maintenance Responsibility By the Owner
2. Declaration, Article 6, Section 6.3, Maintenance Responsibility By the Association
3. Declaration, Article 9, Section 9.1, Association's Property Insurance
4. Declaration, Article 9, Section 9.5, Owner's Insurance