

## **Maintenance Responsibility Matrix, Service Protocol & Insurance Information Friars Village Homeowners Association**

The attached **Maintenance Responsibility Matrix** has been developed from the Governing Documents and civil code references as they relate to responsibility for care and maintenance to the individual assets of the community and the review of legal counsel. It has recently been updated to provide clarification of areas that have been unclear. The Declaration, Article VI, Exterior Maintenance can be referred to for specific language as it relates to this list.

The Association has a duty to maintain the assets and overall aesthetics for the purpose of promoting and enhancing the value of the property and enjoyment by the Owners. This duty is carried out by the Board of Directors. They must carry out a program for preventive maintenance and its adequate funding through a reserve study as required by the Civil Code of California. They further must maintain an Architectural Control Committee (ACC) as required by the Declaration and Bylaws. The ACC is formed to create and oversee the aesthetics of the community.

This document was prepared to assist the owners and Board in understanding where the duty and responsibility for care rests. The addition of ACC on the attached Maintenance Matrix form notes where the Association maintains the right of architectural review of any changes or alterations. Even if an architectural area is not listed, the owner should contact the ACC for assistance before making **any** alterations or additions to the common area. The website at [www.friarsvillage.org](http://www.friarsvillage.org) has information and forms for making a request for approval.

### **Services to Units:**

The Board of Directors holds a responsibility to maintain the common area and to repair damage to units that is caused by the Association's negligence or failure to maintain common area systems pursuant to the governing documents. They are not responsible for repairing or assuming responsibility for repairs inside the units caused by the unit's systems and/or persons under the control of the unit owner. The Association's Management Representatives will not be able to help you with concerns that are not the Association's responsibilities.

### **Responsibility for Damage:**

The Declaration of CC&R's, Article VI, Exterior Maintenance provides the Association with the authority to make special assessments against that unit for repair and replacement if that owner fails or refuses to maintain or repair their Lot/Unit. The Board can make a special assessment against that unit for repair and replacement. If the Master Insurance Policy does not provide coverage for the damage or destruction, the Association will repair the common area and other units (if any) and assess the cost to the unit owner causing the damage.

### **Insurance Information:**

The Association provides insurance for the common area in accordance with the Master Insurance Policy. It does not provide coverage for the personal property of the individual regardless of the cause of the damage. The Owner would be required to look to her own personal property insurance for coverage. All owners are required to provide their personal property coverage through an insurance form called an **HO6**, which is for condominium owners. Renters must have a rental policy. Please check with your insurance agent for assistance.

### **Master Property and Liability Insurance Policy**

The Board of Directors purchases the Master Insurance Policy on behalf of the Association in January each year. The policy must meet the minimum requirements of the Declaration/CC&R's and sound business decisions of the Board of Directors. The Board of Directors may in their discretion purchase additional coverage as dictated by existing conditions and the insurance market at the time. Each year the Board will send the owners an insurance disclosure defining the coverage in place as required by law.

### **Insurance Deductible:**

Owners or renters that cause damage to the common area and the damage are covered under the Association's Master Policy will be responsible for deductible for the damage as defined herein. The association's current deductible is \$10,000. **This means that the party responsible as defined below will pay for any damage under the current deductible.** For further information on the handling of an insurance claim or the deductible, please see the Community Manager at [info@friarsvillage.org](mailto:info@friarsvillage.org).

The amount of the deductible portion of any insurance coverage maintained by the Association shall be established by the reasonable discretion of the Board. In the event a claim is made against the insurance policy maintained by the Association, and proceeds from that policy are used to repair damage, the responsibility for the deductible shall be as follows:

#### **Damage due to Act or Omission**

Should the damage result for the act or omission of any party, whether such act or omission is negligent or willful, and such party shall be responsible for the deductible.

#### **Damage from Owner-Maintained Item**

Should the damage result from an item, the maintenance of which is the responsibility of the owner, the Owner will be responsible for the deductible.

#### **Damage from Association-Maintained Item**

Should the damage result from an item, the maintenance of which is the responsibility of the Association, The Association shall be responsible for the deductible.

**Damage from Multiple Sources**

Should the damage result from more than one source, the responsibility for the deductible shall follow the percentage of fault as determined by the claims adjuster for the insurance carrier(s) providing coverage.

You will want to inform your insurance agent of the need to provide coverage under your HO6 for this deductible liability. It will be important to maintain coverage for any claims under the Master Policy's deductible amount. The owner is responsible for obtaining competent advice from an insurance professional to assure you meet the requirements of the Association's coverage and policies.

**FRIARS VILLAGE HOMEOWNERS ASSOCIATION  
MAINTENANCE RESPONSIBILITY CHART  
APPROVED: FEBRUARY 20, 2008**

The following is a list of the components of the Village assigning the responsibility for maintenance, repair and replacement either to the homeowner or to the association. This document is to assist the owners in understanding the Association's role and responsibility in the care of the Common Property. The Association holds architectural approval authority over changes that affect the common areas and architectural esthetics of the community. "ACC" notes where the Association provides this valuable architectural oversight service to the owners through the Architectural Control Committee. The Declaration of CC&R's and the advice of legal counsel will control any conflict between this document and the Declaration of CC&R's of FVHOA.

<b>COMPONENT</b>	<b>OWNER</b>	<b>ASSN</b>	<b>ACC</b>
Air Conditioning/Heating System – All wiring and connections servicing the unit	X		
Appliances – Inside the unit	X		
Balcony – Flooring installed by Developer		X	
Balcony Flooring Installed by Owner	X		X
Balcony – Open – Railings Repair and Replace and Painting as built by Developer		X	X
Balcony - Enclosed by Owner – Painting and Repair and Replace	X		X
Balcony – Exterior		X	
Balcony – Sub-flooring		X	
Cabinets – Inside of Unit/Garage	X		
Carpeting – Inside Unit	X		
Carport Floor – Concrete and Wood Dividers Developer Installed		X	
Carport Floor – Owner Installed Flooring	X		X
Carport – Wood Sliders and Wood Gates including headers, 4X4 and support systems		X	
Caulking – Interior	X		
Caulking – Exterior of Common Area		X	
Ceilings and Crawl Space – Unit	X		
Common Area Improvements & Facilities		X	
Doorbell – Bell and Wiring	X		
Door - Entry Door	X		
Door - Entry – Locks, Hardware and Framing	X		
Door – Entry – Interior Painting	X		
Door – Entry – Exterior Painting		X	
Door – Entry – Replacement	X		X
Door – Garages – Painting		X	
Door – Garage Flip Up – Wood Repair & Replacement	X		X

<b>COMPONENT</b>	<b>OWNER</b>	<b>ASSN</b>	<b>ACC</b>
Doors – Interior Unit	X		
Doors – Screen, Security, Sliding Glass	X		X
Doors - Sliding Glass – Frame and Tracks	X		
Doors - Man Door & Utility from Garage Replace and Repair	X		X
Doors – Man Door & Utility From Garage – Paint		X	
Dryer Vents – Serve Unit Only – Clean and Repair	X		
Exterior Staircases & Landings - Repair and Replace	X		X
Exterior Staircases – Painting		X	
Fireplace and Flue – Clean and Repair	X		
Fireplace Install, Maintain, Repair & Replace	X		
Flooring – Interior Units	X		
Front Entry - Landings and Steps - Repair & Replace	X		X
Garage Door Openers	X		
Glass – Clubhouse		X	
Glass – Each Unit	X		
Gutters and Down Spouts		X	
Hose Bibs - Carport Bib	X		
Hose Bibs - Greenbelt & Front Planter Bibs		X	
Landscaping – Common Areas		X	
Landscaping – Patio & Balconies – Rules Defined	X		
Lighting Fixtures – Common Areas – Greenbelts & Caminto Drive		X	
Lighting Fixtures – Entry, Carport & Units Bulb Replacement and Repair	X		
Lighting Fixture – Entry - Replacement of Fixture	X		X
Painting – Interior Surfaces	X		
Painting – Exterior Surfaces		X	
Patio Slabs in Greenbelt		X	
Pests – Inside Unit	X		
Plumbing Fixtures – each unit (toilets, tubs, faucets, sinks, etc. to shut off valve)	X		
Plumbing Lines – in common area, including lines servicing one lot up to shut off valve.		X	
Plumbing Lines – All Others	X		
Plumbing Shut off to Unit		X	
Pressure Regulators –Servicing Unit		x	
Back Flow Prevention – Common Area		X	
Pool, Spa, Clubhouse and Area		X	

<b>COMPONENT</b>	<b>OWNER</b>	<b>ASSN</b>	<b>ACC</b>
Roof – Decking, Overlay, Shingles, Flashing, Vent Caps		X	
Roof – Fireplace Chimney	X		X
Sewer Lines – Common Area to Unit Connection		X	
Sewer Backup – Inside Unit to Common Area Connection	X		
Sidewalks – Common Area		X	
Skylights- Units – Developer Installed		X	
Skylights & Solar Tubes – Units Flashing & Waterproofing, Repair & Maintain (Work by HOA)	X		X
Termites & Pest Eradication – Common Area		X	
Termites Eradication – Units		X	
Soffits – All Exterior – Common & Units		X	
Streets - Camino ( <i>City responsible for Costanero &amp; Copete</i> )		X	
Stucco – Painting and Repair (unless damaged by resident)		X	
Wood – Exterior – Painting and repair (unless damaged by resident)		X	
Walls – Interior Bearing and Non-Bearing	X		
Walls – Exterior per CC&R Definition		X	
Walls – Headers Serving More than 1 unit		X	X
Walls – Party Wall Between Units – Per CC&R	X		
Water Heater, including solar, each unit	X		
Waterproofing – Exterior walls		X	
Water Heaters, Boilers, Solar System, Pumps, Filters in Clubhouse		X	
Windows – Unit- Flashing, Frames, Hardware	X		X
Wiring – Electrical Including Panel – Unit	X		
Wiring – Electrical – Common Area to Panel		X	
Wiring – Cable and Telephone	X		

#### Damage by Owner to Common Area

The owner is responsible for any damage to Common Areas that are the responsibility of the Association to maintain. The cost of such maintenance and repairs shall be added to and become a part of the assessment to which such lot is subject per Article VI, Exterior Maintenance of the Declaration of CC&R's. Any damage covered by the property insurance policy will be handled in line with the Insurance Claims and Deductible Policy as adopted by the Board and the insurance contract.

#### Damage to Owners Unit

Damage to the owners unit, which is covered by the Association's Master Insurance Policy, will be handled in line with the Insurance Claims and

Deductible Policy. Any damage to the unit owners' personal property is the responsibility of the Owner regardless of the cause.

#### Handling of Damage Claims

The handling of water damage will be in accordance with the Board's policy and procedures. For information see the website at [www.friarsvillage.org](http://www.friarsvillage.org) or contact the office at [info@friarsvillage.org](mailto:info@friarsvillage.org).

#### Architectural Control Authority - ACC

The Association has responsibility and authority over changes to the common property and units as defined in the Declaration of CC&R's, Article V on page 12. For information on the approval process and required forms, please visit the website at [www.friarsvillage.org](http://www.friarsvillage.org).

#### Website Information

The Friars Village Homeowners Association's website at [www.friarsvillage.org](http://www.friarsvillage.org) maintains updated information about the association and its operations. You are encouraged to check the site for information. ↴

The Friars Village office can be reached at 858.277.5132.