

Rochester Crimson Ridge Association Association and Owner Maintenance Responsibilities

General

This document is intended to briefly summarize the Association and Member Responsibilities for the maintenance of our community and is a reference of the Rochester Crimson Ridge Declaration document.

Association Responsibilities

In general, the Association is responsible for all Common Elements of our Community, and these are defined in detail within the Declaration document – see Pages 4 and 5, Paragraphs 4 through 6.

In addition to all of the shared space within the Community, the Common Elements also include some components within each of the Association's Units. These components include such items as: exterior doors, windows, foundation, and garage doors.

Limited Common Elements are those items benefiting one or more, but not all, Members. While the Association may coordinate repairs of these items, Members may be financially responsible for those repairs/replacements. Examples of Limited Common Elements would include shared plumbing lines, shared vents, patios, etc.

Member Responsibilities

The Member is responsible for everything inside their individual Unit that is NOT specifically defined as a Common Element. Generally, this includes everything on or attached to the inside of the perimeter walls inward including the paint. The Member is also responsible for any/all damage to any of these Common Elements caused by the Member or their guests.

Specific examples of interior components for which the Member is responsible are as follows: All appliances, plumbing fixtures (including the garage water spigot), electrical fixtures, wall coverings, window coverings, flooring, cabinetry, interior doors, dryer vents, and all garage door mechanicals (opener, remotes, springs, and seals). Members are also responsible for interior extermination needs. Any damage caused by vendors should be reported to the Association immediately.

Specific examples of exterior components for which the Member is responsible are as follows: A/C unit, any storm/screen doors, any satellite dishes, and any other Owner installed items.

Insurance Coverage

Members are required to purchase and maintain individual insurance policies, HO6 or BOP, covering at a minimum all of the components defined under the Member Responsibilities listed above. Members are encouraged to ensure the HO6 or BOP policy includes Loss Assessment coverage for all claims, including wind/hail damage.

For property damage, the Association has insurance covering the Common Elements of the buildings as defined above. As above, this coverage is basically from the interior of the perimeter walls outward. If an Member's Unit is damaged, the Member is responsible for the repair and/or replacement of their personal property and all of the components listed under the Member Responsibilities above. In addition, in the case of a claim against the Association's Insurance policy, the Members of the damaged unit(s) are responsible for paying the Association's insurance deductible which is equal to 5% of the building's insured value.