

**Summary of Homestead at Three Peaks Homeowner Association  
and Owner Maintenance and Insurance Responsibilities**

	<u><b>HOA</b></u>	<u><b>Owner</b></u>
<b>Insurance</b>	Directors/Officers Liability Worker’s compensation /employee liability Public Liability Property for Common Element improvements Per the Governing Documents, Common elements are defined to include: Dumpster enclosure, Road/ Driveways, Common Grounds, Street Lights, Irrigation System. Common Elements do not include any part of individual homes.	Homeowner Policy (HO-6) Property and Public Liability for Home/Lot and appurtenant limited common elements and Owner’s personal property
<b>Home Exteriors (Roofs, Siding, Decks)</b> *Homes and components are not Common Elements*	HOA performs all maintenance as a Common Expense; However, individual Homeowners may also be responsible for costs associated with any work / material involved with the exterior maintenance, repairs and replacement which only benefits some but not all Homes. Home Owner per Individual Purpose Assessment provision, Section 6.9 Dec’s	Owner has financial responsibility for all HOA repair, maintenance and replacement of Home exteriors through either Common Expense or Individual Purpose Assessments, except Owner cleans exterior windows (All modification to home exterior and repairs, maintenance and replacement must receive HOA approval prior to taking place)
<b>Interior Repairs</b> (to include all structural and mechanical components)	No responsibility	Owner maintains and repairs Home interior (to include damages from roof leaks, etc.)
<b>Windows/ Doors</b>	No responsibility Staining of Home front door exteriors may be completed during HOA staining cycle	All responsibility
<b>Snow Removal</b>	Streets / Driveways/ Walkways/ Sidewalks	Doorstops/Stoops/Deck/Porch/Patio/Roof
<b>Exterior Staining</b>	Complete staining, per HOA determined cycle. Touch-up Faded Areas...between full staining @ HOA’s Discretion	Additional Staining @ Homeowners expense/discretion (using product/ color pre-approved by HOA)

<b>Dumpster Enclosure</b>	All responsibility	No responsibility
<b>Road/Driveways</b>	All responsibility	No responsibility
<b>Common Grounds</b>	All responsibility	No responsibility
<b>Street Lights</b>	All responsibility	No responsibility
<b>Landscaping</b>	Maintenance of Irrigation System Weed Whacking (4x season) Dead Tree Removal Tree Treatments Noxious Weed Spraying Periodic Weed Pulling Trimming of Trees/Shrubs Fertilization of Trees/Shrubs Tree Staking/Stake Removal Reseeding near roads due to snowplow damage @ Board's Discretion	Any additional landscaping/spraying/ care not covered by HOA

The above Summary of Maintenance and Insurance Responsibility is illustrative of the major responsibilities of the Association and the Home Owners, but it is not an exhaustive list of all responsibilities of either the Association or the Owners. In the event of a conflict between this Summary and the Declaration of Covenants, Conditions, and Restrictions of the Homestead at Three Peaks, the Declaration and Rules and shall control. This Summary was created and approved by Homestead at Three Peaks Homeowners Association Executive Board in efforts to clarify Maintenance and Insurance Responsibilities at the Homestead at Three Peaks HOA as stated officially in the Association Governing Documents this day, November 19, 2018.