

## River Plantation Section Two Homeowner and Association Responsibilities

Homeowners are responsible to regularly inspect their own homes and to report any item that is an Association responsibility that needs to be corrected. Homeowners should keep detailed records of all repair requests. The Association places priority on immediate repairs of items that cause water or other damage to the interior of homes. The Association reserves the right to aggregate certain other repairs (such as gutters, siding replacement, roofing, painting, etc.) into contracts with specified vendors in order to avoid multiple trip fees, to take advantage of bulk purchasing, and to make best use of limited Association funds.

The following describes responsibilities of Homeowners and the Association in instances where there are damages or repair needs. Please note that the Association Master Insurance policy may cover damages to certain items listed below in the event there is an incident, such as a fire, that is covered by the policy. The Association Master policy has a \$10,000 deductible. The Homeowner (or the Homeowner's individual HO-6 condominium insurance policy provision) is responsible to pay the deductible in the case of a covered claim. After that point the Association Master Policy will pay additional costs.

Homeowners should always use licensed and bonded contractors and follow all applicable codes and regulations when performing work on their homes.

In some cases, people have acquired homes that have installations that are not original to the property. Upon sale or transfer of ownership, responsibility to maintain these installations passes to the Homeowner, not to the Association.

Area of Responsibility	Individual Home	Shared Expense	Common Elements	Notes
	Homeowner Direct Expense	Expense Shared Among Adjoining Neighbors	Association Expense	
Clubhouse & Pool: maintenance & repairs			X	
Carport structure and cover			X	Prior to the adoption of the 2012 Bylaws, RP Two governing documents specified that carports were limited common elements, therefore they were the responsibility of adjoining Homeowners. The current Bylaws specify that the Homeowners Association is now responsible for maintaining these areas. At present, the Association is not collecting dues for these services, therefore maintenance will be deferred until funds are collected and available.
Carport concrete surface			X	
Common grounds			X	The Association secures a contract for mowing lawns, mulching front beds, trimming shrubs maintained by the association, periodic weeding/spraying, and clearing the areas near the creek once a year.
Flower beds: fronts and sides of homes	X If the Homeowner or resident, (or a previous Homeowner or resident) has planted the bed		X	We give considerable leeway to Homeowners who wish to maintain flower beds between the front sidewalk and their homes. Homeowners may plant front or side beds as long as the Homeowner constantly maintains the plantings and the areas around the plantings. The Association will charge the homeowner for removal if the beds are not maintained. Otherwise, Homeowners may not appropriate common grounds for personal use. Homeowner plantings should not interfere with the mowers or ongoing landscaping services.
Trees, shrubs planted by residents	X			These are subject to pruning or removal at the cost of the Homeowner if overgrowth impacts siding, roofs, gutters or foundations. Please note that except for a few limited cases, no shrubs on sides of homes are original to the property. These have been planted by Homeowners over the years and are the responsibility of the homeowner to maintain or remove.

Area of Responsibility	Individual Home	Shared Expense	Common Elements	Notes
	Homeowner Direct Expense	Expense Shared Among Adjoining Neighbors	Association Expense	
Concrete pad on front porch			X	
Doors and door frames & thresholds: replacement & weather seals (including storage room door)	X			
Windows and window frames: replacement/repair/weather seals	X			
All door and window trim			X	
Painting of Exterior Doors and Window Frames			X	The HOA typically paints front exterior doors and window frames at the same time exterior painting is completed. The homeowner is responsible for the storage room door.
Painting: exterior			X	
Doorjamb and thresholds	X			
Driveways and sidewalks			X	
Electrical connections & wiring inside homes	X			
Electrical boxes, meters or cables that serve an individual home	X			
Electrical bases or other components that serve multiple homes			X	
Fireplaces	X			
Interior maintenance and repairs (all)	X			
Lights connected to house meter	X			
Lights: common areas and driveway security			X	
Mailboxes	X			
Air conditioners and heating systems	X			
Flues, ductwork, combustion vents (heating, fireplace, dryer, etc.) and stack vents for an individual home	X			Repairs to these items may be paid under certain covered instances as defined in the Master Insurance Policy.
Exterior, main line water and sewer lines that carry water or sewage for multiple units to public utilities			X	See additional information about main sewer line repairs at the end of this section.
Interior plumbing and drain lines for individual homes (including lines between the unit itself and the connection with the main line)	X			Interior plumbing and drain repairs may be paid under certain covered instances as defined in the Master Insurance Policy.
Patio: concrete surface	X			
Patio: fence repair/replacement			X	The Bylaws specify that fence repair and replacement is the responsibility of the Homeowners Association except in instances in which damage is caused by negligence or misuse.
Homeowner installed patio covers/awnings	X			
Gutters and downspouts			X	

Area of Responsibility	Individual Home	Shared Expense	Common Elements	Notes
	Homeowner Direct Expense	Expense Shared Among Adjoining Neighbors	Association Expense	
Roofs: repairs or replacement			X	
Gable vents and flat roof vents			X	The Association is responsible for maintenance and repair of vents that were part of the original construction of the property. There are very few flat vents remaining on homes. Most have been replaced by Homeowners.
Roof vents: turbines and fans	X			No turbine or fan vents are original elements on the property. These have been added by Homeowners over the years, and they are the responsibility of Homeowners to maintain.
Stormwater drainage systems			X	
Siding & exterior trim: home			X	
Siding & exterior trim: storage shed			X	
Storage area, inside structural repairs	X			
Termite damage and pest control	some cases		X	The Association maintains separate pest control contracts for termites and bugs. The bug contract also covers mice.
Utilities for pool and clubhouse			X	
Block walls between patios: repair or replace		X		Homeowners who share the block walls are jointly responsible for repair and upkeep of the block walls.
Painting block walls between patios			X	The Association typically paints the block walls at the same time exterior painting is completed.
Area signs and house numbers			X	
Demising walls: certain casualty related incidents	X			These are the walls between homes that adjoin one another. In certain insurance covered incidents, the HOA policy may cover replacement or repair of these walls. In non-covered situations, the Homeowner is responsible for repair, replacement or maintenance.

**Regarding damage or repairs to the inside of units:** Per specifications of the Bylaws, *“In the event of damage or destruction of any Unit due to a peril not covered under the Master Insurance Policy, each owner whose Unit has suffered damage or destruction will be responsible to repair and reconstruct the entire inside of his Unit from the studs in.”* Under certain covered incidents, such repairs may be paid by the individual unit owner’s personal insurance policy.

**Regarding damage or repairs to sewer lines:** Per specifications of the master deed, the Association is responsible for repair and maintenance of the Association sewer lines that run to Harpeth Valley Utility lines. These sewer lines run across the outside of the front of the homes in each building. Homeowners are responsible for repair and maintenance of drains and plumbing specific to their unit. In some situations, persons or their contractors, working on individual units may discover a problem with the Association sewer line. Homeowners should contact the Property Manager immediately upon discovery of a problem with the sewer line and an Association approved contractor will be contacted to complete therepairs.

The Association does not prohibit Homeowners from completing the work in progress if the repair service is licensed and insured per State and Metro Codes. Upon provision of documentation that the problem was in the Association sewer line, Homeowners may request a reimbursement for this work. If the contractor is not an HOA approved vendor, the Homeowner must also supply documentation that work was completed by a licensed contractor according to State and Metro codes. Because rates vary widely, the Association reserves the right to reimburse at the Association’s standard rates. The Association will not reimburse for work that was completed by anyone other than a licensed and insured contractor.