

FIELD CROSS HOMEOWNERS ASSOCIATION HOMEOWNERS AND ASSOCIATION MAINTENANCE COVERAGES

	<u>Association</u>	<u>Homeowner</u>
Common Area (Grounds)		
Maintenance, repair & improvements	X	
Alterations or additions by homeowner		BOD Approval
Chimney Flue & Fireplace		
Maintenance & repair		X
Doors (including French, storage, storm, and sliding - all doors)		
Maintenance & repair/replacement		X
Repair/replacement of exterior door trim		X
Painting including exterior trim (scheduled)	X	
Painting, other than scheduled		X
Repair/Replacement of weather stripping		X
Electrical		
Service to electric meter		Duke Energy
Service from meter to house		X
All wiring from meter including panel & inside house		X
Cable TV and phone connections		X
Exterior building surfaces		
Maintenance, Pressure Washing, & Painting (also see "Glass Surfaces")	X	
Catastrophic damage from, but not limited to, wind, hail, lightning, fire, vandalism, etc.		X
Fences		
Patio - maintenance & repair		X
Fences and Decks		X
Gas (Natural)		
Gas main to gas meter		PSNC
From gas meter to and including house		X
Glass Surfaces & Windows		
All repair/replacement of windows, window casings, window trim, window sills, & window locks		X
Storm doors front and rear		X
Exterior painting of windows and window trim	X	
Repair/Replacement of weather stripping		X
Exterior shutters	X	
Gutters & Downspouts		
Maintenance, Replacement, Repair & Cleaning	X	

	<u>Association</u>	<u>Homeowner</u>
HVAC (Heating & AC Equipment)		
Maintenance & repair including lines, ducts, drains, condensers, compressor, electrical connections, dryer vents.		X
Insurance		
Structure		X
Common Area	X	
Interior Damage		
Repair to ceilings, walls, carpet, floors, underside of house etc., caused from leaking roofs, siding, or foundations/walls, or from ground water		X
Interior damage from stopped up sewer lines.		X
Mailboxes		
Supports & boxes	X	
Lock and Key services		X
Negligence		
Negligent damage to grounds, building or any common areas		X
Nuisances		
Removal or extermination of rodents, birds, Squirrels, insects, woods destroying insects, (termites) and snakes		X
Repair of termite damage		X
Patio Areas		
Maintenance to structure (concrete repairs)		X
Cleaning		X
Maintenance of plantings, pruning, replacements, etc.		X
Repairs due to negligence		X
Plumbing System		
Water Line from main to meter	City of Raleigh	
Water Line from meter to house		X
Water lines under and within walls of townhouse		X
Sewer line main	City of Raleigh	
Sewer line from main to house and including house		X
Outside water faucets		X
Water heater & equipment		X
Roof		
Covering (shingles) maintenance & repair	X	
Sheathing & framing (under shingles)		X
Interior damage from roof leak		X
Satellite Dishes (attached to home)		
Satellite dish install		X
Satellite dish removal (this includes existing-satellite dish(es) from previous owner/resident)		X
Satellite dish removal during roof replacement & repairs		X

Screens

Window & Door (maintenance, repair/replacement) X

Trees, Shrubs, & Plantings

Maintenance in common areas X

Maintenance & replacement in rear patio areas X

**Any damage outside of normal wear and tear that is caused by negligence of owner, tenants, or guests, will not be repaired by the HOA.

**Excluding minor repairs, any damage caused by wind, rain, tornado, hurricane, fire, and other acts of nature are not covered by the HOA and must be filed through an owner's insurance policy.