

Envoy at Decatur FAQ for your COA

Dear Homeowners,

FAQ regarding your Association we think may be helpful:

Who is responsible for the exterior maintenance of the Attached and Detached Unit? **Owners of Detached Units are responsible for exterior maintenance to the Detached Unit. Except for insurance, which is required to be provided by the Association, the Detached Units are intended to mirror single family detached homes. The Association is responsible for the outer walls, brick and other exterior building surfaces or building facades which are attached to and serve an Attached Unit, including, without limitation, painting and/or pressure washing the same and periodic painting or staining of the exterior surface of entry doors, garage doors and door frames of an Attached Unit.**

Is the roof the responsibility of the COA with both Attached and Detached Units? **Owners of Detached Units are responsible for all maintenance to the roof. The Association is responsible for roof maintenance, repair and replacement to the Attached Units.**

Who is responsible for the deck with both Attached and Detached Units? **Decks are the maintenance responsibility of the Owners, however, the Association is responsible for painting and/or staining any deck appurtenant to an Attached Unit. Please see Section 15.1(d) and 15.1(d).**

Do both Attached and Detached Units need to have an HO6 insurance policy? **Yes. The Association is required to obtain and maintain insurance covering all structures in the condominium and this would include both the attached and detached homes.**

Insurance – the Association is insuring both attached and detached units . Same policy and deductible is \$5,000. Under the Act, the maximum amount that an Owner can pay towards the Association’s deductible is \$5k (unless that provision of the Act is amended and that amount of money is increased). So, the Association can have a higher deductible, but if a claim is made with respect to a Unit (as opposed to Common Area) and the deductible is greater than 5k, the Association would be responsible for paying the difference.

Landscaping- The Association will maintain all landscaping for all common areas, detached and attached homes.

Do the owners own just their footprint or the surrounding land/lot as well? For the Detached Units, the owners will own the surrounding land so that it mirrors a traditional single family detached lot. For the townhomes, the Owners do not own the exterior building surfaces or the roof; those are portions of the Common Elements – the townhome owner essentially owns from the studs in. The condominium declaration is required to set forth the boundaries of the Units and the boundaries of the Attached Units are described in Section 4.2(b).

Thanks,

Fieldstone Association Management