BOARD NOTES (delete this block before you publish the chart to owners)

How to fill it in:

1. Work from the Declaration (CC&Rs) first, then the bylaws, plat or map, rules, and any earlier board policies. Note the section for every row.
2. Mark one column with an X: Association, Owner, or Shared. Use Shared when the component is split, and say how in Notes (for example "Assoc: frame and exterior caulk. Owner: glass, screens, hardware").
3. If the documents are silent or unclear, leave the columns blank, write "Not addressed" in CC&R section, and ask counsel. Do not decide by habit or by what was done last time.
4. Add rows for anything specific to your community (elevators, pools, docks, chimneys, private yards, solar, EV chargers).
5. Make the chart match the "Our rule" lines in the Owner Responsibility Guide.
6. Have counsel review the completed chart before the board adopts it with the Board Resolution in this kit.

State law can set defaults or override the CC&Rs. For your state's rules, check your state's condominium or HOA statute or a state agency guide (reference only, not legal advice).

LOGO

ASSOCIATION NAME

Maintenance Responsibility Chart

Adopted by board resolution on DATE **· Resolution no.** _____

Questions: MANAGER CONTACT

> **Please read:** This chart is general information that summarizes how ASSOCIATION NAME reads its governing documents. It is not legal advice. The Declaration (CC&Rs), bylaws, rules, and state law control, and if this chart conflicts with them, they win. Boards should have the association's counsel review the chart before adopting it.

Key: Association = the association maintains, repairs and replaces it as a common expense. Owner = the unit owner maintains, repairs and replaces it at their own cost. Shared = responsibility is split; see Notes.

Unit and common elements

Component	Association	Owner	Shared	CC&R section	Notes
Unit boundary (walls, floor, ceiling)					
Limited common elements (general rule)					

BOARD NOTES (delete this block before you hand the guide to owners)

1. Replace every ASSOCIATION NAME, LOGO and MANAGER CONTACT placeholder.
2. Fill in each "Our CC&R section" and "Our rule" line from your own governing documents. Use the Fill-in Maintenance Responsibility Chart in this kit as your worksheet, so the guide and the chart say the same thing.
3. If your documents are silent or unclear on a component, write "Not addressed. Contact MANAGER CONTACT." rather than guessing. Ask counsel how state law fills the gap.
4. State laws differ. For your state's rules, check your state's condominium or HOA statute or a state agency guide (reference only, not legal advice).
5. Have the association's attorney review the finished guide before you distribute it.

LOGO

ASSOCIATION NAME Owner Responsibility Guide

Who maintains, repairs and pays for what in our community

Questions about this guide or a repair: MANAGER CONTACT

> **Please read:** This guide is general information to help owners understand how maintenance responsibility usually works in a condominium. It is not legal advice. ASSOCIATION NAME's Declaration (CC&Rs), bylaws, rules, and state law control. If anything in this guide conflicts with those documents, the governing documents and the law win. Boards should have the association's counsel review this guide before adopting it.

How to use this guide

Each section covers one part of the building. It tells you three things:

1. **What usually applies.** The pattern you see in many condominiums. It is a starting point, not our rule.
2. **What to check in the CC&Rs.** The words and sections that decide the question.
3. **Our rule.** What ASSOCIATION NAME's governing documents actually say, filled in by the board.

Two ideas come up again and again:

- **Find the source first.** In many associations, the party responsible for the thing that failed is also responsible for the damage it caused. Where the water shows up is often not where the problem started.
- **Responsibility and insurance are different questions.** Who must maintain something is one question. Which insurance policy pays for a loss, and who pays the deductible, is another. Talk to your own insurance agent about your HO-6 (condo unit owner) policy.

In an emergency (active water leak, sewage, smoke, sparking, a structural crack or sagging), stop the damage if you safely can, then call MANAGER CONTACT right away. Sort out who pays later.

BOARD NOTES (delete this block before sending)

1. Use this after a leak once the source is known or suspected. Send it to the owner of the source unit, and a copy to the owners of affected units if your practice allows.
2. Keep the "What we found" section to facts: what failed, where, and who said so (a plumber, the manager). Attach the report or photos if you have them. If the source is not yet known, say so and give the date of the next inspection.
3. Check the boxes that apply and delete the rest. Fill in the CC&R sections for maintenance, damage to other units, and any chargeback right before you cite them.
4. A board policy or letter cannot change who is responsible when the Declaration already says. If the documents are unclear, ask counsel before you assign costs.
5. Have the association's counsel review this template before first use.

> **Please read:** This template is general information, not legal advice. ASSOCIATION NAME 's Declaration (CC&Rs), bylaws, rules, and state law control. Boards should have the association's counsel review this letter before use.

LOGO

ASSOCIATION NAME

ASSOCIATION MAILING ADDRESS · MANAGER CONTACT

Date: DATE

To: OWNER NAME, UNIT ADDRESS

Copy: AFFECTED UNIT OWNERS, IF ANY

Subject: Water leak at UNIT OR LOCATION: action needed by DATE

Dear OWNER NAME,

On DATE, THE ASSOCIATION / A RESIDENT reported water COMING FROM / AFFECTING LOCATION. We are writing to tell you what we found and what happens next.

What we found.

PLAIN DESCRIPTION, FOR EXAMPLE: A FAILED TOILET SUPPLY LINE INSIDE UNIT , CONFIRMED BY PLUMBER OR COMPANY ON DATE. A COPY OF THE REPORT IS ATTACHED.

Who is responsible. Under CC&R SECTION, THE FAILED ITEM is maintained by THE OWNER OF UNIT / THE ASSOCIATION. CC&R SECTION covers damage to other units and the common elements.

What we ask you to do by DATE:

- ☐ Repair ITEM using a licensed contractor and send us the invoice or a written confirmation.
- ☐ Give access to your unit on DATE at TIME for inspection or repair.
- ☐ Notify your HO-6 insurance company, and give us the claim number.

What the association will do: REPAIR THE COMMON ELEMENT / DRY OUT THE COMMON AREAS / COORDINATE THE MASTER POLICY CLAIM by DATE.

If the work is not done by DATE, the association may MAKE THE REPAIR AND CHARGE THE COST TO THE UNIT, AS ALLOWED BY CC&R SECTION. Please reply right away if you see more

CONDOWORKBOOK BOARD PACKET KIT

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- Owner responsibility guide and new-owner welcome packet
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- Meeting agenda, monthly report, reserve summary and logs
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General information and templates, not legal advice. Your governing documents and state law control.