

**ELHOA Financial Responsibilities for
Repair and Replacement of Villa Components**

	ELHOA Pays	Unit owner pays	ARB Approval Required
Roof Replacement	X		
Roof Cleaning	X		
Painting - Exterior of Unit	X		
Roads – Repaving	X		
Landscape Replacement	X		
ARB approved owner plantings		X	X
Irrigation Replacement	X		
Emergency Fund for Hurricane			
Insurance Deductible	X		
Driveway Cleaning	X		
Oil or lubricant stains		X	
Roof & Beam Repair	X		
Garage Doors		X	X
Windows		X	X
Front Door		X	X
Cement Patios		X	X
Screens		X	
Glass Sliding Doors		X	X
Gutters		X	X
Shutters		X	X
Soffits		X	
Air Conditioner		X	
Water Heater		X	
Plumbing		X	
Meter to Unit	X		
Interior		X	
Insurance - Unit Exterior	X		
Insurance - Unit Interior		X	

Notes:

Exterior definition: Declaration, Article 7.1 - page 15

"The Association shall be responsible for the maintenance and repair of the roof and the painting of the exterior surfaces of the dwellings."

Interior definition: Declaration, Article 7.2 - page 15

"The owner of each parcel shall be responsible for maintenance of all portions of the parcel except for the portions to be maintained by the Association as provided in Section 7.1 above."

ARB refers to ELHOA Architectural Review Board

Unit Owners Insurance: ELHOA Declaration Amendment to Article 13 "Insurance" executed in July 2013, provided for the Association to purchase insurance on the Common Property, the Association Property and the villa buildings, in the same manner as provided for condominium buildings in Florida statute §718.111(11)(2012).

This allows unit owners to adequately cover the unit interior with an HO-6 policy.

[Link to HO-6 definition.](http://www.ho6insurance.com/) (http://www.ho6insurance.com/)