

We have received many queries over time as to who is responsible for repairing and replacing various parts of Ocean Dunes. We have put together a document, *Owner vs. HOA Responsibility for Repair, Maintenance & Replacement*, that defines who “owns” various parts of a unit and limited common areas such as decks, carports, garages, and storage closets/chests based on the *Declaration*.

What does “ownership” mean? Simply put, if an item listed as an owner responsibility breaks or needs replacing, it is up to the owner to repair it or replace it. Owners are responsible for maintaining appliances and HVAC systems so that they do not cause problems in the unit, in another owner’s unit, or in common areas.

The “Insurance” column defines who should cover the item on an insurance policy. However, this does not cover the complexities of what may happen during an insurable event that affects multiple units and limited common areas. In those cases, the association’s policy may work with individual owners’ policies or with the owner. Note, however, that if anything defined as an owner responsibility causes damage to another unit and/or common areas, it is up to the owner or the owner’s insurance to pay for those damages. Examples include a hot water heater that leaks into the unit below, or a fire started by an overloaded outlet.

Owner vs. HOA Responsibility for Repair, Maintenance & Replacement

What	HOA Resp.	Owner Resp.	Who maintains insurance coverage on this property?
Within unit:			
Surface of walls, ceilings, floors & coverings		✓	Owner
Appliances		✓	Owner
HVAC system & drain line within wall		✓	Owner
Ducts & vents & coolant line in wall	✓	✓ If upgraded	HOA
Electrical wiring within walls (original)	✓	✓ If upgraded	HOA
Pipes within walls (original)	✓	✓ If upgraded	HOA
Lighting fixtures, fans, electrical switches & outlets		✓	Owner
All visible pipes, drains & plumbing fixtures within the unit's interior space		✓	Owner
Interior doors		✓	Owner
Exterior doors (including storm door) – follow specs		✓	Owner
Windows & sliding doors & screens – follow specs		✓	Owner
Fireplaces & chimney flue		✓	Owner
All owner upgrades since original construction		✓	Owner
On decks/entryway:			
Lighting fixtures	✓	✓ (replacing bulbs)	HOA
Electrical switches & outlets connected to unit's electrical system		✓	Owner
Hurricane shutters – follow specs		✓	Owner
Doorbell		✓	Owner
Siding/Paint/Wood/Railings	✓		HOA
In carports/garages/outside (limited common areas):			
Freestanding garage (the building)	✓		HOA
Garage lighting fixtures	✓	✓(replacing bulbs)	HOA
Garage electrical switches & outlets		✓	Owner
Garage windows & doors – follow specs		✓	Owner
Storage closet structure (walls, framing)	✓		HOA
Storage closet door – follow specs		✓	Owner
Storage closet lighting fixtures	✓	✓(replacing bulbs)	HOA
Storage closet electrical switches & outlets		✓	Owner
Storage chest/locker/box		✓	Owner
Water hose		✓	Owner
Water faucets	✓		HOA
Carport electrical switches & outlets		✓	Owner
Carport lighting fixtures	✓	✓(replacing bulbs)	HOA
Fuel tanks		✓	Owner
Exterior AC unit & platform		✓	Owner