

The Paseos Association
Maintenance, Repair and Replacement Responsibility

The Paseos Association is a detached condominium development. Each owner owns a volume of airspace that includes the entire residential unit and any private yards and patios. California Civil Code Section 4775 provides the unit owner is presumed responsible for maintenance, repair and replacement of all the improvements located within the unit boundaries unless the CC&Rs specifically assign responsibility for a specific improvement to the Association. Thus, unless there is a specific provision in the CC&Rs shifting responsibility to the Association, the unit owner will be responsible for maintaining, repairing and replacing improvements and components located within the owner's unit airspace boundaries. Those boundaries are set forth in the Condominium Plan recorded in the chain of title to each unit.

Component	Responsibility	
	Owner	Association
Air conditioning, including ducts, lines and all related equipment	✓	
Alleyways		✓
Building (each individual home)	✓	
Cluster mailboxes (including locks)		✓
Doors (and all door-related equipment including knobs, locks, jambs, frame, weather stripping, thresholds, paint and varnish)	✓	
Doorbells	✓	
Driveways – maintenance (keep clean, remove stains, gum etc.)	✓	
Driveways – repair and replace		✓
Dryer vents	✓	
Electrical (including panels, breakers, wiring)	✓	
Exterior surfaces of dwellings (including vents, windows, window frames, glass, screens, skylights, doors)	✓	
Exterior attachments to dwellings (shutters, decorative features, molding, etc.; but not photocell fixtures installed by the developer)	✓	
Fences/walls – shared fence/wall between units	✓	
Fences/walls – shared fence/wall separating private yard from common area; maintenance of side facing private yard	✓	
Fences/walls – shared fence/wall separating private yard from common area; repair and replace		✓
Garage doors (including opener, springs and hinges).	✓	
Gutters and downspouts	✓	

Component	Responsibility	
	Owner	Association
Heating units, including ducts, lines and all related equipment	✓	
Landscaping – private yard/patio areas, including any irrigation	✓	✓
Lighting fixtures (inside dwelling, garage, patio or attached to the building exterior; excluding photocell fixtures installed by the developer to the exterior of a dwelling or garage)	✓	
Lighting fixtures (photocell fixtures installed by the developer to the exterior of a dwelling or garage)		✓
Painting	✓	
Patios (and improvements located within the patio including concrete, pavers, etc.)	✓	
Pest control (on or within residential unit boundaries)	✓	
Plumbing fixtures (toilets, tubs, sinks, faucets, water supply lines, drains, valves, hose bibs, meters, etc.)	✓	
Residence	✓	
Roofs (everything, including eaves, rafters and overhangs)	✓	
Sewer/waste line cleanout	✓	
Slabs	✓	
Stucco (including painting)	✓	
Termites	✓	
Utilities (serving a residence)	✓	
Water heater (and all related equipment)	✓	
Windows (including glass, frames, screens and trim)	✓	

Insurance. The Association does not insure the residences. Each owner is required to purchase and maintain insurance covering their own residence and its contents. Please see Section 11.2.1(a) of the Association's CC&Rs, which section reads in part as follows:

Residential Units. Owners shall maintain property insurance for the risks covered by, and providing coverage at least as broad as, a current ISO "special form" policy or its equivalent, insuring the Residence and all Improvements ("Owner Insured Property"). Such insurance shall be maintain in the amount of the maximum insurable replacement value of the property to be insured, as may be required by the Owner's lenders. Such coverage may exclude land, foundations, excavations, and other items typically excluded from property insurance coverage on properties similar in construction, location and use. **The Association is not including the**

Residence or any other portions of the Residential Unit in its property insurance. Owners are hereby advised that the Association is not obligated to maintain property insurance on the Residence or any other portions of the Owner's Residential Unit .. [Emphasis added.]

Your insurance agent, lender or real estate agent may have told you that since The Paseos is a condominium development, you do not need property insurance. If you were told that, you were given incorrect information. The Paseos is a condominium development, but unlike most other condominium developments, each unit owner is responsible for insuring and repairing their own unit. Also, unlike most condominium developments, each owner owns and is responsible for not just the interior of their residence, but the entire residential structure, including exterior walls and roofs.