

## FREQUENTLY ASKED QUESTION:

### WHO IS RESPONSIBLE FOR CONDOMINIUM REPAIRS?

In condominium projects, the question of who is responsible for repairs to a condominium often come up. What most buyers are told during the closing process is the HOA is responsible for the exterior and the unit owner is responsible for the interior. Sounds simple, but unfortunately it isn't that black & white.

Basically in most condominium projects you have various "elements" which are comprised of the condo interior, common elements, and limited common elements. Which of these elements applies to the areas in and around your condo, and who is responsible for repairs, etc. in these areas is often the question.

The following summarizes what comprises each element at Pinewood in hopes of eliminating some of the confusion regarding the question of responsibility

#### **1.) Fire Sprinkler System:**

Each Condo in the Pinewood HOA has its own fire sprinkler system. The system is made up of two pieces of equipment, typically located in a coat closet, which must be tested every year. There is a one way backflow check valve, which keeps the water that is in the fire sprinkler system from going back into the city water supply, and there is the fire sprinkler system itself which is the pipes and sprinkler heads within your unit. The following companies are known by the HOA to be certified to test both pieces of equipment and will report those tests directly to the city for you. The board of directors asks that you send proof of testing to Ben Murphy at Windermere after completion.

**Pacific Fire: Tim MaKeef 509-948-3971**

**Cascade Fire: 509-783-9773**

#### **2.) Your Condo Unit:**

Pinewood is different than the typical condominium project with which most people are familiar. For the typical condo many Realtors will tell you that you are purchasing the envelope of space from the sheetrock in or studs in and that you own the interior of the condominium. This is accurate for condos that share common walls as the Unit owner does own the interior and is responsible to repair and maintain the interior; the Home Owners Association (HOA) is responsible for the rest.

However in Pinewood your unit is actually the entire home and you are responsible for more than just the interior. Pinewood units include the unit foundation, the exterior, patios and decks and any utilities and services inside the unit (i.e. plumbing, electrical, gas, cable, Heating and Air equipment, garage doors mechanisms, etc.) At Pinewood you don't just buy the interior as in common wall condo.

### **3.) Common Elements:**

A common element is any part of the condominium project that all owners share equally. In almost every circumstance the HOA maintains and repairs all common elements. These elements typically includes all landscape areas, walkways, driveways, parking areas and roads, etc. The majority of your HOA dues go into the maintenance and repair and the insurance coverage for these items. The Declarations for Pinewood state that even though you own the exterior of your home, the HOA will maintain and repair the exterior of the condo including roof, siding, doors and windows; an apparent carryover of language used for common wall condominiums. Some homes in Pinewood, due to location or design, may from time to time require special work above and beyond what other homes need so are unique to that home. In this case the HOA can help the unit owner contract for the upgrades, repair or maintenance, however the unit owner will be responsible for the cost. This approach is meant to reduce the stress to the owner by helping coordinate the repairs, but not taxing the Association (all owners) with paying for an upgrade or repair that only benefits the one unit.

### **4.) Insurance:**

Although you own and must repair and maintain the interior of your condo, typically the master policy for the HOA insures the entire building as originally constructed, including your interior and its cabinets, carpets, and finishes. Basically it insures each condo the way it built when the first purchaser bought it from the builder. The interior is still yours. However, in an effort to provide a less expensive, per unit insurance costs for all of the unit owners, and to assure that if a building has a fire, all the units would be completely rebuilt and habitable, most HOA declarations call for the Master policy to cover the entire building.

In this case, if there is an insurable loss to one or more units, the unit/s owner are the responsible for the cost of the deductible of the HOA master policy (typically \$2500-\$5000). After that the master policy will pay for any damage above and beyond the deductible. This means that if you have a flood which does \$3,000 worth of damage and the HOA deductible is \$3500, you are responsible for the cost of this repair. We always recommend you discuss this with your agent, and bring in the declarations for the community to show your agent what the HOA covers and what your responsibilities are.

If you would like additional clarification or have any additional questions please contact

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