Who's responsible? A sample HOA responsibility guide

When something wears out or gets damaged, owners want to know: is it the association's job or mine, and whose insurance pays? Here's a sample for a typical condominium association.

> **This is a sample, not a rule.** Every association sets its own responsibilities in its declaration and rules, and the declaration controls. Boards should adopt their own version, ideally with their attorney and insurance agent, and share it with owners.

In townhome and single-family communities, owners often take care of and insure their own roof, walls and structure, and the association covers common areas only.

Everyday upkeep

Who takes care of things as they age and wear out. Insurance doesn't cover normal wear and tear.

The association takes care of

- ✓ Roof, exterior walls, siding and foundation
- ✓ Hallways, stairwells, lobby and amenities
- ✓ Parking lot, walkways, landscaping and snow removal
- ✓ Main water and sewer lines
- ✓ Building electrical service and central heating

You take care of

- ✓ Everything inside your unit: paint, flooring, cabinets and appliances
- ✓ Furnace, water heater or air conditioning serving only your unit
- ✓ Plumbing and wiring serving only your unit
- ✓ Windows and doors (routine upkeep and replacement)
- ✓ Your balcony or patio surface
- ✓ Smoke and carbon monoxide detectors
- ✓ Anything you've added or upgraded

When something gets damaged

1. **The association's insurance covers the building.**
2. **Your insurance covers your unit's finishes, upgrades and belongings.**
3. **If the damage started in your unit or you caused it, you pay the association's deductible.**

What happened	Damage to the building and other units	Damage inside your unit finishes, upgrades, belongings
Hail, wind or wildfire	Association's insurance; association pays the deductible	Your insurance
Pipe bursts in a shared wall, no one's fault	Association's insurance	Your insurance
Your pipe freezes because the heat was off	Association's insurance; **you pay the deductible**	Your insurance
Your washer or dishwasher hose leaks	Association's insurance; **you pay the deductible**	Your insurance
Your contractor damages something	**You pay** (or your contractor)	You (or your contractor)
Your guest, tenant or pet causes damage	**You pay**; you can seek repayment from them	Your insurance
Someone is hurt in a common area	Association's liability insurance	—
Someone is hurt inside your unit	—	Your insurance (liability)

Some associations split a deductible among the owners whose units were damaged. Check your association's insurance and deductible policy.

Terms, in plain English

Master policy
The association's insurance on the building.

HO-6 policy
Your condo owner's insurance.

Deductible
The amount paid before insurance kicks in. For an association's policy, this is often many thousands of dollars.

Loss assessment coverage
Part of your HO-6 that helps when the association bills you for a deductible or other shared loss.

This sample is general information, not legal or insurance advice. Your association's declaration, rules and insurance policies control.

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