

Hillcrest HOA Owner Guide

Purpose of This Guide

This guide is intended to help residents understand, in plain language, which items are generally maintained by the **Association** and which items are generally the responsibility of the **Owner** under the Hillcrest CCRs.

Because Hillcrest includes both **detached homes** and **attached townhomes**, some responsibilities may differ depending on the type of Lot and the nature of the improvement. This guide is a practical summary for residents and should be read together with the recorded governing documents.

Important Note

The Hillcrest CCRs do **not** use traditional condominium terms such as “common elements” and “limited common elements.” Instead, the documents generally refer to:

- **Common Areas**
- **Lots**
- **Attached Lots / Townhomes**
- **Detached Lots**
- Certain **Townhome-related shared expenses** that may be assessed equally among the Attached Lots

For ease of understanding, this guide groups responsibilities into:

- **Association Responsibility**
 - **Owner Responsibility**
 - **Shared Townhome Items**
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1. Association Responsibilities

The Association is generally responsible for the maintenance, operation, repair, insurance, or care of the **Common Areas** and certain shared community improvements.

Common Area Responsibilities

The Association is generally responsible for the following, when located within or serving the Common Areas:

- Open space areas
- Walking trails
- Entry monuments and entrance features
- Community signage and sign easement areas
- Landscape easement areas
- Recreational areas
- Maintenance facilities
- Private development streets
- Alleys
- Sidewalks that are part of the Common Areas
- Surface water detention facilities
- Stormwater retention and detention systems
- Drainage systems
- Lakes, ponds, streams, wetlands, and similar water features within the Common Areas
- Landscaping located in the Common Areas
- Irrigation systems serving the Common Areas
- Lighting serving the Common Areas
- Electric service used for Common Area improvements
- Fences, walls, structures, and improvements located in the Common Areas

Association Insurance Responsibilities

The Association generally carries insurance for:

- Common Areas and Association-owned improvements
- Association-owned personal property
- Liability exposure of the Association
- Townhome structure coverage, where required by the governing documents
- Other insurance customarily maintained by the Association

For attached townhomes, the CCRs indicate the Association carries property insurance for the replacement cost of the Townhome structures, subject to the terms, exclusions, deductibles, and limitations of the policy.

2. Owner Responsibilities

Each Owner is generally responsible for the care, upkeep, repair, and maintenance of that Owner's Lot and Improvements, except where the CCRs specifically place responsibility on the Association.

General Owner Responsibilities

Owners are generally responsible to:

- Maintain their Lot and Improvements in a neat, attractive, and desirable condition
- Repair damage or deterioration affecting their home or Lot, unless the item is specifically an Association responsibility
- Correct unsafe, hazardous, or noncompliant conditions on their Lot when required
- Repair damage caused by the Owner's use of access easements or utility areas
- Maintain items that serve only their home, unless otherwise stated in the governing documents
- Pay for household trash, garbage, recycling, or debris removal unless the Association elects to provide and assess those services collectively

Detached Homeowner Responsibilities

Owners of detached homes are generally responsible for:

- Their home structure
- Exterior surfaces of the home
- Roof, unless otherwise provided by a separate maintenance policy
- Doors and windows serving only the residence
- Driveways serving only the residence
- Patios, porches, stoops, and similar features serving only the residence
- Plumbing, electrical, HVAC, and utility lines serving only the residence
- Yard and Lot maintenance, unless specifically handled by the Association
- Property insurance for the home
- Personal property insurance
- Personal liability insurance

Townhome Owner Responsibilities

Owners of attached townhomes are generally responsible for:

- Interior maintenance and repair
 - Personal property and contents
 - Personal liability coverage
 - Any deductible or uninsured portion allocated to the Owner under the applicable policy structure
 - Any portions not covered by the Association master policy
 - Household systems or components that serve only that unit, unless specifically covered through a shared maintenance arrangement
 - Lot or yard maintenance if not handled through an Association landscaping arrangement
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3. Shared Townhome Items

Because Hillcrest is not structured as a condominium declaration, the best resident-facing description for the closest equivalent to “limited common elements” is:

Shared Townhome Items

These are items that:

- Serve the attached townhomes rather than the detached homes, and
- May be maintained, repaired, or insured through the Association, and
- May be charged as a common expense shared equally among the Attached Lots

This can include certain:

- Townhome-related structural items
- Shared exterior components
- Shared landscaping arrangements
- Other improvements specifically serving the Attached Lots

Residents should understand that these items may be Association-managed, but the cost may still be charged specifically to the Attached Lot owners through the common expense structure.

4. Responsibility Chart

Community Responsibility Overview

Item	Association	Owner	Notes
Open space	Yes	No	Common Area
Walking trails	Yes	No	Common Area
Entry monuments / entrance features	Yes	No	Common Area
Community signage	Yes	No	Common Area
Common Area landscaping	Yes	No	Includes landscaped Common Areas
Common Area irrigation	Yes	No	Where serving Common Areas
Common Area lighting	Yes	No	Association-maintained
Ponds / lakes / wetlands	Yes	No	Common Area water features
Drainage / detention systems	Yes	No	Common Area systems
Private streets / alleys	Yes	No	Where designated as Common Areas
Sidewalks in Common Areas	Yes	No	If part of Common Areas
Common Area fences / walls	Yes	No	If located in Common Area
Detached home structure	No	Yes	Owner responsibility
Detached home roof	No	Yes	Unless separately assigned
Detached home windows	No	Yes	Owner responsibility
Detached home doors	No	Yes	Owner responsibility
Detached home driveway	No	Yes	Owner responsibility
Detached home patio / porch	No	Yes	Owner responsibility
Yard on detached Lot	No	Yes	Unless separately maintained
Townhome personal contents	No	Yes	Owner responsibility
Townhome personal liability	No	Yes	Owner responsibility
Townhome master structure policy	Yes	No	Through Association policy
Townhome deductible / uninsured portion	Possibly	Possibly	Depends on policy and allocation
Trash service	Usually No	Usually Yes	Unless Association elects service
Shared Townhome exterior items	Possibly Yes	Possibly No	Depends on specific CCR allocation

Item	Association	Owner	Notes
Shared Townhome landscaping	Possibly Yes	Possibly No	Depends on Association service arrangement

5. Guidance for Residents

In general, the Association handles:

- The community's shared property
- Shared landscape areas
- Community entrances and amenities
- Drainage and stormwater facilities in the Common Areas
- Insurance for Common Areas
- Townhome structural insurance where required by the CCRs

In general, the Owner handles:

- The home and Lot
- Interior maintenance
- Personal property
- Personal liability coverage
- Items serving only that residence
- Routine upkeep of areas not specifically maintained by the Association

For Townhome Owners

Townhome owners should be aware that some items may be maintained through the Association and funded as a common expense shared by the Attached Lots. That does not necessarily mean those items are “common elements” in the condominium sense; it means the CCRs allocate certain shared responsibilities differently for the attached product type.

6. When to Verify Before Acting

Residents should confirm with management before making assumptions about responsibility for:

- Roof replacements
- Exterior wall repairs
- Windows and exterior doors
- Fences

- Patios and decks
- Driveways and parking pads
- Utility lines
- Drainage around a Lot
- Landscaping around attached homes
- Any item that appears to serve multiple townhomes

This is especially important in a mixed community like Hillcrest, where attached and detached product types may be treated differently.

7. Final Reminder

This guide is a practical summary intended to help residents understand the general division of maintenance responsibility under the recorded Hillcrest CCRs. In the event of any conflict, ambiguity, or legal question, the recorded governing documents and applicable law control.

Residents with questions about a specific repair via there owner portal

- A description of the issue
 - Photos, if available
 - The exact item needing repair
 - Whether the item serves only one residence or multiple residences
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Hillcrest Community

Resident Maintenance Responsibility Guide

(Resident Handout)

This guide provides a plain-language overview of general maintenance responsibilities within the Hillcrest community based on the recorded Covenants, Conditions, and Restrictions (CCRs).

Because Hillcrest includes **both detached homes and attached townhomes**, responsibilities may vary depending on the type of property and the specific improvement involved.

This document is intended as a **quick reference for residents**. In the event of any conflict, the recorded governing documents control.

Community Responsibility Overview

Item	HOA Responsibility	Owner Responsibility	Notes
Community entrances / monuments	✓		Maintained by the Association
Community signage	✓		Located within Common Areas
Walking trails	✓		Common Area
Open space areas	✓		Common Area
Community landscaping (common areas)	✓		Includes irrigation systems
Common area lighting	✓		Electrical serving shared areas
Stormwater detention systems	✓		Drainage and water control
Ponds / lakes / wetlands	✓		Where located in Common Areas
Private streets / alleys	✓		If designated as Common Areas
Sidewalks in common areas	✓		Association maintenance
Detached home structure		✓	Owner responsibility
Detached home roof		✓	Owner responsibility
Windows serving one residence		✓	Owner responsibility
Exterior doors		✓	Owner responsibility
Driveways serving a single home		✓	Owner responsibility
Patios / porches serving one home		✓	Owner responsibility
Yard and lot landscaping		✓	Unless HOA provides service
Personal property inside home		✓	Owner responsibility
Liability insurance		✓	Owner responsibility
Trash service	Usually No	Usually Yes	Unless HOA provides service
Townhome master structure insurance	✓		Provided by HOA policy

Item	HOA Responsibility	Owner Responsibility	Notes
Townhome interior contents		✓	Owner responsibility

Association Responsibilities

The HOA generally maintains and manages **Common Areas** including:

- Open space
- Walking trails
- Entry monuments
- Community signage
- Landscape easement areas
- Recreational areas
- Private streets and alleys (if designated common areas)
- Drainage systems
- Stormwater retention / detention systems
- Lakes, ponds, wetlands
- Common area landscaping and irrigation
- Lighting within common areas
- Electrical service for shared improvements
- Fences or walls located in common areas

The Association also typically maintains **insurance coverage** for:

- Common areas
 - Association owned property
 - Community liability exposure
 - Structural insurance for townhomes where required by the CCRs
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Owner Responsibilities

Owners are generally responsible for maintaining their **own home and lot**, including:

- Exterior and interior of the residence
- Roofs and structural components of detached homes
- Windows and doors serving the home
- Patios, porches, and decks
- Driveways serving the residence
- Plumbing, electrical, and HVAC systems serving the home
- Landscaping within the lot boundary unless provided by the HOA

- Personal property and contents
- Personal liability insurance

Owners must also keep their property in a **safe and attractive condition** in accordance with the community standards.

Special Note for Townhome Owners

Certain improvements that serve **only the attached townhomes** may be maintained through the Association and paid as **shared expenses among the townhome owners**.

These may include items such as:

- Exterior structural components
- Shared exterior features
- Certain landscaping arrangements

Townhome owners should always confirm responsibility before scheduling repairs involving exterior structural components.

When to Contact the HOA First

Residents should contact management before repairing or modifying the following items:

- Roof replacements
 - Exterior wall repairs
 - Windows or exterior doors
 - Fences
 - Drainage issues
 - Driveways
 - Exterior paint or siding
 - Shared landscaping areas
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Hillcrest Community

Resident FAQ

Who maintains the common areas?

The Homeowners Association maintains common areas such as entrances, open space, trails, stormwater systems, and community landscaping.

Who is responsible for maintaining my home?

Homeowners are responsible for maintaining their own residence, including the structure, yard, and systems serving the home unless specifically assigned to the Association.

Does the HOA maintain roofs?

For **detached homes**, the owner typically maintains the roof.

For **attached townhomes**, structural insurance may be provided through the Association policy, but owners remain responsible for certain interior items and deductibles.

Who maintains landscaping around my home?

Generally, homeowners maintain landscaping within their lot unless the Association has implemented a shared landscaping service for certain areas or home types.

Does the HOA provide insurance for my personal belongings?

No. The Association's insurance generally covers **common areas and certain structural components only**.

Homeowners should carry their own **homeowners insurance and personal property coverage**.

What should I do if I am unsure who is responsible for a repair?

Contact the HOA management through your owner portal located at www.sregtn.com:

- Description of the issue
- Photos if possible
- The specific item needing repair

Management team can review the governing documents and confirm responsibility.

Why do some townhome items appear to be HOA responsibilities?

Some improvements serve multiple attached homes. In those cases the CCRs may treat them as **shared expenses among the attached homes**, even though they serve a limited portion of the community.

Final Reminder

This guide is intended to help residents understand maintenance responsibilities in Hillcrest. The **recorded CCRs remain the controlling authority** for the community if you have any questions please reference the DCCR this guide is intended to assist owner in understanding owner responsibilities however may or may not capture all owner responsibility and HOA responsibility.
