# Jordan Creek Townhomes Homeowners Association Handbook

This handbook is intended to be a reference guide that each homeowner should keep in a convenient location. Please give this document to any future owner or renter of this home. This document and its contents are provided for guidance of the Homeowners Association and consideration of the homeowners and management companies as may be retained by the Association. It is NOT, in any way, intended to supplant or set precedent beyond the Declaration of Covenants, the Articles of Incorporation and the Bylaws as recorded in the Guilford County Courthouse.

# **Table of Contents**

Welcome and Introduction	4
General Information	5
Your Home	5
Common Elements	5
Insurance	5
Management	6
Maintenance	6
Association Dues and Fees	6
Special Assessments	7
Streets and Snow Removal	7
Getting Involved	8
Committees	8
Good Neighbor Policies and Rules	10
Antennae and Satellite Dishes	
Architectural or Landscaping Changes	10
Clothes Lines	
Exterior Doors, Electrical Outlets, Lighting Fixtures and Vents	10
Flags, Display of	
Grills and Other Outdoor Cooking Appliances	11
Holiday Decorations (exterior)	
Interference with the Workings of the Association	11
Leasing of Your Property	
Noise	12
Odors	12
Parking	12
Pest Control	13
Pets	13
Planting Beds	14
Plumbing and Sewer Lines	14
Retention Pond	14
Signs	14
Solicitation	15
Storage	15
Temporary Structures	
Trash	
Violations and Enforcement	16
Window Replacements	16
Window Treatments	
Yard Art (Decorative Accents or Hardscape)	16
Yard Sales	16

Abuse/Harassment Policy	17
Appendix	18
Management Agent Contact Information	18
Landscape Guidelines	19
Maintenance Responsibility List	21

# **Welcome and Introduction**

Welcome to the Jordan Creek Townhome Association!

The Association has established rules and regulations necessary to promote and ensure the enjoyment and proper maintenance of all Association property for the benefit of all members and their guests. This approach is to foster and encourage an enjoyable, stimulating, and dynamic community environment and to protect and enhance the value of each member's investment.

Please read and familiarize yourself and family with this handbook. These rules were developed in accordance with the Covenants, Bylaws and Declarations set forth for Jordan Creek.

# **General Information**

#### **Your Home**

You are the sole owner of your home ("dwelling"); you have a deed just like the owner of a single-family home.

You own pipes, ducts, wires, conduits and other such items from the point they enter the interior surface of the dwelling. You also own the heating and air conditioning units as well as the hot water heater associated with your dwelling.

Patios and porches (decks) located immediately in the front or the rear of dwelling are part of the respective dwelling to which they are attached and are, therefore, owned solely by the Owner.

#### **Common Elements**

You also own an allocated interest in the Common Elements of the Association. Please consult the Declarants for a more detailed definition of Common Elements. The amount of this interest varies based on the number of lots in the Association and is calculated by dividing one by the number of lots in the Association. *Common Elements* include the land within the Association that are not part of the dwelling.

#### Examples of these are:

- All of the grassy and landscaped areas on Association property including front yards, side yards, and backyards.
- The retention pond;
- Community streets

Common Elements are held and maintained for the use and enjoyment of all Owners.

#### Insurance

The Association is a town home community. While the dwellings are townhomes, the Association maintains insurance coverage that would usually apply to condominium units. This type of insurance coverage is required in the DCCR. The Association carries the Master Insurance Policy which maintains fire and extended insurance coverage for all buildings, common areas, and amenities as well as general liability. Individual homeowners should maintain an HO6 policy to cover their contents and should discuss additional coverage with their insurance agent to ensure that coverage limits are adequate and that any upgrades are covered.

#### Management

The Association retains a professional management company to operate the Association in accordance with the Declaration and Bylaws. The management agent is responsible for day-to-day operations under the supervision of the Board of Directors. The management agent's responsibilities include:

- Collecting Association dues and assessments;
- Responding to requests for general repairs and maintenance of building exteriors, grounds, and street lights;
- Receiving requests for architectural changes and landscape plantings.

The management company's website provides owners with resources related to the Association including the most up-to-date version of this handbook, information on paying Association dues, the Declaration and Bylaws, request forms for architectural and landscaping changes, and other information.

#### **Maintenance**

There is a division of responsibility for maintenance of the property between Owners and the Association. In general, the Common Elements as described above are the responsibility of the Association and the Lot/Dwelling is the responsibility of the Owner.

The Association maintains exterior building surfaces, roofs, gutters, and downspouts.

Maintenance to the Common Elements required because of the negligence or wrongful act of an Owner (or family, tenants, visitors, or guests of the owner) will be performed by the Association at the expense of the Owner.

A chart of maintenance responsibilities is included in the Appendix to this Handbook. Residents should contact the Management Agent to request repairs or maintenance for any Common Element or Association maintained item including building repair or landscaping issues.

#### **Association Dues and Fees**

Association dues are based on the operating needs of the Association and an assessment of the funds needed for capital reserves. A proposed budget is prepared in the Fall of each year and the Association dues are set to cover anticipated operating expenses and capital reserves for long term major expenses such as painting, paving, roofing, major landscaping, grounds improvements, damage, etc. At this time, management will send notice to Owners of the dues amount for the following year. The Board of Directors may increase dues by a maximum of 5% per year without a vote of the Association.

Association dues are to be paid monthly and are collected by the Management Company. The Management Agent will advise Owners of the amount of monthly dues and will provide 30 days notice of any changes to the dues. The Association dues are due on the 1<sup>st</sup> of each month and will be considered late after 15 days. Late penalties may apply as defined by the Board. Owners may consult the Management Company's website for payment methods.

# **Special Assessments**

In addition to the Association dues, the Board may levy in any year a special assessment applicable to that year. The assessment may only be for the purpose of defraying the cost of construction, reconstruction, repair, or replacement of the common elements, which include buildings and streets. A vote of approval of two-thirds (2/3) of the associations voting members must be obtained for the Board to levy the assessment.

#### Streets and Snow Removal

The streets in Jordan Creek are private. If you identify any problems with the streets or street signs, please contact the Management Agent.

The Association hires a contractor for snow removal from the streets when necessary. Owners are responsible for clearing their own driveways, patios, and sidewalks as they see fit. Owners SHOULD NOT use salt or commercial deicer products on the walkways or driveways as they will damage the concrete and brick.

# **Getting Involved**

Owners have the opportunity to be involved in the governance and future of Jordan Creek. Without your involvement, there is no Board of Directors, no Committees and no self-management of our funds. The section of this handbook titled "The Board of Directors" provides information on how to run for a position on the Board.

#### **Committees**

The Board of Directors may create a committee at its discretion. The number of committees is based on volunteers and participation. Owners are welcome to join and serve on these committees. The Board of Directors determines the size of each committee, so any request to join a committee should be made to the Board. Additionally, when a spot is open on a committee, the Board will send out a notice to the Owners asking for volunteers. Below is a description of each committee's responsibilities.

#### **Architectural Review Committee**

This committee regulates the external design and appearance of Jordan Creek in such a manner as to preserve and enhance values and to maintain a harmonious relationship among structures and the natural vegetation and topography. This committee is responsible for approving all external improvements or changes to dwellings/lots requested by the Owners. To request an improvement or change, Owners must complete an Architectural Modification Request form and submit the form to the Management Agent who will forward to the Architectural Review Committee for approval. Forms can be found on the Management Company's website.

#### **Landscaping Committee**

This committee is responsible for determining the plantings that are included in the neighborhood and recommending to the Board a landscaping contractor. This committee also approves any plantings by Owners. To request the approval of a planting, please forward the Landscaping Modification Request form to the Management Agent who will forward to the Landscaping Committee for approval. Landscaping Guidelines are included in the Appendix. The Landscaping Guidelines and the Landscaping Modification Request form can also be found on the Management Company's website.

#### Social Committee

This committee is responsible for planning and encouraging neighborhood events, maintaining a welcoming committee.

# **Good Neighbor Policies and Rules**

For the well being of you and your neighbors, the Board of Directors has adopted a variety of policies consistent with the Declaration and Bylaws. As an owner, you are responsible for ensuring that your family members and guests abide by them.

#### **Antennae and Satellite Dishes**

While antennae are not permitted, satellite dishes are allowed, subject to the approval of the Architectural Review Committee.

# **Architectural or Landscaping Changes**

The Declaration specifies that structural alterations to the exterior of a dwelling or landscaping alterations to the common areas, requires the advance approval of the Architectural Review Committee or the Landscaping Committee who reviews the Owner's written request. See the Management Company's website for the Architectural Modification Request and Landscape Modification Request forms. Only the owner of the property may submit these forms.

Common requests include: exterior additions, installing new HVAC equipment or generators; replacing an exterior door; installing a satellite dish, a storm door or window screens; or planting trees, shrubs or flowers in common areas.

#### **Clothes Lines**

All types of exterior clothes dryers or clotheslines are prohibited.

# Exterior Doors, Electrical Outlets, Lighting Fixtures and Vents

For changes to existing exterior doors or the installation of new doors, including the installation of storm doors, an architectural request for change must be submitted. Likewise, for changes to existing, or installation of new, exterior electrical outlets, lighting fixtures and vents, refer to this same section.

The standard storm door that can be installed is the <u>Anderson 3000 Series – Full View – Sandstone color</u> (with or without retractable screen).

# Flags, Display of

Flags should be tasteful and appropriate for the community and considerate of other neighbors. The Board of Directors may request that flags that do not meet these guidelines are removed. General guidelines for flag display are as follows:

 Small flags on decorative stakes, known as Garden Flags, can be displayed in Common Elements around the Owner's lot as long as they are placed in the pine needles and follow the guidelines set forth in the section of these guidelines titled "Yard Art" below.

- Flagpoles cannot be placed in the Common Elements or attached to the exterior structure of the building except in compliance with State law allowing the display the official American or NC State flags.
- Flags may not be hung outside the dwelling from windows.

Special rules apply to flags displayed for Holidays. See the Holiday Decorations section for more information.

# **Grills and Other Outdoor Cooking Appliances**

All types of gas and charcoal grills and other outdoor cooking appliances are prohibited from use on covered or screened porches. If an Owner chooses to use one of these appliances, the Owner must make sure that the item is at least three feet from the dwelling. Due to smoke and/or cooking odors, the Owner should also make sure that the grill or other outdoor cooking appliance is an appropriate distance from the adjacent dwelling.

# **Holiday Decorations (exterior)**

Decorative exterior holiday seasonal lighting (e.g., Christmas lights) may only be installed during the holiday season and at the holiday season's conclusion must be removed. Holiday decorations must be tasteful and appropriate for the community and considerate of other neighbors. The Board may request that decorations not meeting these guidelines are removed.

Exterior holiday decorations can be displayed no more than two (2) weeks prior to the holiday and must be removed within seven (7) days following the holiday. The exception is Christmas decorations, which can be displayed as early as the Thursday before Thanksgiving and must be removed no later than two (2) weeks following Christmas Day.

# Interference with the Workings of the Association

Much of the Association's operating budget is for the upkeep of the common area around Jordan Creek. It is imperative that Owners do not interfere with the management and upkeep of the grounds, the common areas or the buildings.

Examples of interference include turning on or off the sprinkler system at the main control panel or in isolated areas, adjusting the sprinkler heads or drip hoses, applying chemicals or fertilizer to the grass or plants in the common areas, adjusting or tampering with drainage implements, removing or damaging a planting, etc. Additionally, should not interfere with the work of the contractors on site.

If an Owner feels that maintenance, adjustment, or repairs should be made to the services on the grounds, the common area, or the buildings, the Owner should contact the Management Agent and allow the service provider to make the repair. Any Owner found violating this regulation is subject to one written warning. If the violation continues after the written warning, the Owner will be fined according to the section in this Handbook on Violations and Enforcement, and the Owner will be assessed for the repair of damages caused by the Owner's actions and to return the common elements to their original state.

# **Leasing of Your Property**

Owners intending to lease their dwelling must provide the Management Agent and the Board of Directors with an alternate address and phone number. The lease should include a clause that tenants will comply with the Declaration, Bylaws and other rules. Owners are responsible for the actions of their tenants. Even if a dwelling is rented, the Owner is still responsible for payment of the Association dues and/or assessments against the lot.

#### **Noise**

Every Owner has the right to quiet enjoyment of his or her property. Generally, residents should always be considerate of their neighbors and particularly during nighttime hours, 11 p.m. to 7 a.m. Unreasonable noises or actions (i.e. loud music and barking dogs,) or any other nuisance or illegal activity will not be permitted.

#### **Odors**

Residents shall not cause or permit any objectionable odors to be produced upon or emanate from their dwelling.

# **Parking**

Each dwelling is entitled to parking spaces consisting of their attached garage and driveway. Owner should park their vehicles in their garage and driveway as a rule.

<u>Parking on the street should be infrequent and limited to visitors</u>. Additional guest parking is available at the end of each street.

Our streets are narrow so at no time should owners, guests, or service vehicles...

- Park opposite unit driveways
- Block mailboxes, fire hydrants, or driveways
- Interfere with traffic flow for others including service or emergency vehicles

Trailers, motor homes, campers, boats, jet skis, ATV's, large trucks, commercial or construction vehicles, or inoperable motor vehicles (including unregistered vehicles) are not to be parked or stored outdoors within the community. Temporary parking of such vehicles like moving trucks are permitted during loading or unloading.

Repeat violators of the parking rules and those continuing to park improperly can be fined. See the Violation section for enforcement information.

#### **Pest Control**

Owners should be vigilant and contact the Management Agent if they see an opening in a dwelling that may allow pests (insects, mice, squirrels, birds, etc.) to enter. The Owner is responsible for securing and treating the interior against pests and the exterior for termites.

#### **Pets**

Pets are welcome at Jordan Creek; however, pet owners are responsible for their pets. Pets are not allowed to be loose and must be on a leash **at all times when outside** in the Jordan Creek common area. **Pet owners are required to immediately clean up after their pets, regardless of the location.** In addition, pet owners should ensure that their pets do not urinate on the flowers or shrubbery planted throughout common areas.

Pet owners are encouraged to keep pets away from the grass area in front of each unit.

Owners will be held responsible for damage to plantings that is caused by their pets. Chaining animals on common area is not permitted and please do not leave barking dogs unattended.

# **Planting Beds**

The Association is responsible for the ongoing weeding and distribution of pine needles in the front plant bed areas and other common areas. The only plants, shrubs and trees that will be maintained by the Association are the original ones planted by the Association in the common areas.

A resident may improve the plant beds on the sides and back of his/her property by planting flowers, shrubs and/or trees. However, the resident must follow any Landscaping Guidelines approved by the Board and obtain approval. Additionally, the maintenance, upkeep and replacement of any items added by an owner in the side, back beds or front beds if approved become the sole responsibility of the owner and subsequent owners.

# **Plumbing and Sewer Lines**

If there is a plumbing problem in which the location of the problem cannot be determined, it is the responsibility of the Owner to initiate repairs. If the Owner's plumber determines that the source of the problem is in the water lines leading to the condo, the Owner should only continue making the repairs in an emergency situation. Otherwise, the Owner should contact the Management Agent and Board of Directors as soon as possible.

#### **Retention Pond**

Fishing or other activity including persons, pets or watercraft in the pond is not permitted except for maintenance.

#### **Signs**

No signs larger than two (2) square feet may be displayed on the property at any time. Signs may not be attached to the buildings, mailbox or any other structure.

Only the following signs are permitted:

- a. Alarm Company signs may be a maximum of one (1) foot square and must be located close to the dwelling in the pine needled area.
- b. Real Estate "For Sale" signs may be a maximum of two (2) square feet and must be located close to the mailbox and not in the turf area.
- c. *Political* signs may be a maximum of two (2) square feet and may be placed in front of the Owner's dwelling in the pine needled area. There can be a maximum of one

sign per home at any time. Signs may be erected 45 days before the corresponding election date and must be removed within 7 days following the election date.

d. *Contractor* signs are signs that contractors or others may ask to display at your home while performing work on your home. These signs are permitted if they are not larger than two (2) feet square. They must be located close to the mailbox and not in the turf areas and there can only be one sign per home at any time. Signs may be displayed for a maximum of 30 days.

#### Solicitation

There shall be no solicitation throughout the community.

# **Storage**

Items may not be stored on porches, driveways/sidewalks or in front of crawl space doors. All items, including play items/equipment, shall only be placed or kept in the rear of residences on patio and in garages and shall not be placed or kept in front, side yards, in the street or sidewalk. All personal items, such as bikes or lawn furniture, must be stored inside your garage or back patio area when not in use. Items on the patio are to be stored in a neat and orderly manner. All garage doors should remain closed when not in use as this detracts from the uniform look of the community and could encourage burglaries.

# **Temporary Structures**

No temporary structures (trailers, tents, barns or other out-buildings) may be maintained on common elements.

#### **Trash**

Trash collection is contracted by the Association. Trash receptacles are serviced every week; recycling receptacles are serviced every two weeks. Residents must contact the Management Agent to obtain receptacles or report an issue.

Receptacles should not sit in driveways for extended periods of time. Place them on the street no earlier than the night before pick up and remove them by the end of the day of pick up. At all other times, receptacles must be kept in enclosed garages, back of homes, areas specifically designed to house the receptacles that are screened from roadway visibility or any area out of site of the road.

Hazardous wastes, including paints, motor oil, household chemicals and other toxins, are unacceptable for curbside disposal. Bulk items, renovation debris or any specialty items are the responsibility of the owner unless otherwise arranged with the Association.

#### **Violations and Enforcement**

In following with the North Carolina Planned Community Act, the Association may fine an owner for violations of the rules and regulations of the Jordan Creek Townhome Homeowners Association. If allowed by law, such fines may be assessed on a daily basis for a continuing violation. The Owner will be given notice of the violation and potential fines, an opportunity to be heard, and notice of the panel's decision. Any fine established hereunder shall be an assessment against the owner and potential lien against said owner's lot, subject to all provisions and enforcement of Article X of the Declaration.

#### **Window Replacements**

Window frames and panes are the responsibility of the Owner to replace and maintain. Replacements must be approved by the Architectural Review Committee.

#### Window Treatments

Interior window treatments such as drapes, shades, blinds and shutters must be in good condition so as to not detract from the exterior appearance of the buildings. Detachable window dividers, if used, must be installed correctly and aligned to the window frames.

# **Yard Art (Decorative Accents or Hardscape)**

Refer to the appendix section Landscaping Guidelines for Yard Art direction.

# **Yard Sales**

You are not permitted to hold an individual yard sale in the community. Periodically, the Board of Directors may permit a community yard sale if enough interest exists within the neighborhood.

# **Abuse/Harassment Policy**

The Board of Directors for Jordan Creek Townhomes Association, Inc. (the Association") adopts this Abuse/Harassment Policy on November 2, 2021 to ensure courteous and respectful behavior and communications from Owners, residents and guests towards each other and towards the Association, its employees, agents, contractors, representatives, and volunteers.

This policy is intended to provide guidance and to deter disrespectful, vulgar, racist, or other means used to incite violence or tumultuous conduct.

This policy is not intended to prevent anyone from notifying law enforcement when someone feels their personal safety may be at risk.

#### "ABUSE/HARASSMENT" DEFINED:

The incidents covered by this policy include, but are not exclusively limited to, the following:

- Bullying or verbal abuse, including raised voices, emotionally charged language/profanity and/or physical aggression or the threat thereof;
- non-verbal gestures of a threatening, vulgar, or obscene nature including use of objects that could be perceived as dangerous. Annoyance of others by such means as prolonged staring, taking of photos or videos or generally disrupting performance of duties and/or a person's peaceful enjoyment of their home and community;
- Vandalism;
- Use of vehicle noises (i.e., excessive revving of engine, honking of horn, etc.) directed at any person located within the Jordan Creek subdivision as an Owner, resident, guest or at the direction of the Association; and
- Direct communication, including on site communication or at the place of employment with third party vendors performing work for the Association.

#### PROCEDURE TO BE FOLLOWED:

Any Owner, resident, guest, employee, agent, contractor, representative or volunteer of the Association who are subjected to any of the above behaviors shall immediately report the incident to the Property Management Company and/or the Board of Directors immediately. The incident will be reviewed and responded to as deemed appropriate by the Association.

#### **VIOLATIONS OF THIS POLICY:**

Any violation of this Policy will be deemed a nuisance under Article VIII, Section 2 of the Declarations of Covenants, Conditions and Restrictions of Jordan Creek. All owners shall also be held responsible for any violation to this policy by their residents and guests.

# **Appendix**

# **Management Agent Contact Information**

Lambeth Management & Realty, Inc. PO Box 8071 Greensboro, NC 27419 (336) 288-4944

Website: www.lambethmanagement.com

# Landscape Guidelines

All of the following applies to front yards, front porches and side yards.

- Patio/Porch furniture is allowed and is not included in the number of decorations.
- Indoor furniture such as kitchen/dining/living room chairs and tables are not allowed.
  - o Rockers designed for outdoor use are allowed.
- A maximum of five planters/flower pots are allowed.
  - o Trellises are considered part of planters.
- A maximum of five yard decorations are allowed, to include the following items. The number of planters and yard decorations may not be interchanged. (Example: 7 planters and three decorations)
  - Fountains
  - o Bird Feeders
  - Bird Houses
  - Bird Baths
  - Yard Flags
  - Wind Chime and Wind Whirlies
  - o Statues and Sculptures to a maximum height of 36" off the ground.
  - o Door/Wall Hangings/Wreaths
  - Any other decorations meant for outdoor use
- Shephards hooks have no height requirement and each item hung from the hooks will be counted separately.
- Solar lighting is allowed and does not require approval.
- Borders (metal/brick/stone) are allowed around mailboxes/driveways and do not need approval.
- Flowers, such as annuals and perennials are permitted in natural areas with pine straw, surrounding the home. Upkeep is homeowner's responsibility.
- Current plantings around homes, such as <u>shrubs</u> are grandfathered in. Any new plantings of shrubs, must be submitted to the managing agent via the Landscape Modification Request Form and approved by the HOA. This also includes railroad ties used for terracing and any water features in backyards. Homeowners shall be wholly responsible for upkeep of said plantings. Under no circumstances are any plantings allowed in grassy areas.
- Any other landscaping issues such as dead trees/shrubs, etc., should be reported to the managing agent, for referral to the neighborhood landscaper.

• If a homeowner has an issue with other homeowners violating these rules, it should be reported to the managing company, to be forwarded to the HOA Board and must include your name and address.

• Landscape Modification Request Form can be found on the management company's website or you may request a copy

# **Maintenance Responsibility List**

# Jordan Creek Maintenance Responsibilities List

	updated	1/5/2022	Items in bold listed in the Declaration of Covenant
ш			
#	Homeowner	Association	ltem
1	X	.,	air conditioning & heating equipment
2		Х	brick veneer
3	Х		brick lattice walls (garbage corals)
4		Х	brick columns at entrance (common area)
5		Х	common area elements
6	X		crawl space
7	Х		crawl space doors
8	Х		decks
9	Х		doors
10	X		door bells
11		X	driveways
12	X		electrical outlets
13		Х	exterior building surfaces
14	Х		exterior doors & hardware (replacement)
15	Х		exterior front & back house lights
16		Х	exterior siding & trim
17	Х		fences
18	Х		fixtures to provide water, light, power, telephone
19	X		garage doors & hardware
20	Х		glass surfaces ( storm doors & windows and sidelights)
21	X		glass surfaces (sidelights)
22		Х	grassed areas
23		X	gutters & downspouts
24		X	house numbers
25	х		hvac equipment, lines, ducts
26	X		improvements within a fenced in area, individual lot, or Ltd Common Element
27	x		interior repairs to inside of dwelling
28	x		interior repairs as a result of a roof leak or water penetration
29		Х	landscaping
30	х		landscaping located with a fenced in area
31	X		locks on doors
32		Х	mailboxes & posts
33		X	painting of exterior doors, exterior surfaces & trim
34	х	^	pations (covered & uncovered)
35		Х	roofs
36	v		
	X		screened porches
37	X		screens for doors, windows, and porches
38	Х		sewer line - cleaning of individual line serving a home
39		X	sewer lines - repair all lines (main and individual)
40		X	sewer lines - cleaning of main sewer lines in common area
41		X	sidewalks
42		X	siding
43		Х	steps & stoops (front primary entrance)
44	X		steps & stoops (other than front entrance)
45	Х		storm doors
46		X	street lights
47		Х	streets
48	X		structural components of Dwellings other than the roofs and siding
49	Х		termite inspection (annual)
50	Х		termite damage/repairs
51	Х		termite protection
52		X	trees and shrubs (remove and replace any diseased)
53	X		utility fixtures/connections for water, light, power, telephone, sewage, sanitary service
54	Х		vent pipe cleaning
55		Х	vent pipe covers

56	Х		water lines from point of entry and inside of home	
57		Х	water lines in common area to point of entry into townhome	
58	Х		water faucets	
59	Х		weatherstripping	
60	Х		window frames & sashes	
61	X		window panes	
62	X		In the event that the need for maintenance, repair, and replacment is caused through	
			the willful or negligent act of the Owner, his family, guests, or invitees, the cost of such	
			maintenance, replacement or repairs, shall be added to and become a part of the	
			assessment to which such Lot is subject.	
Items in bold listed in the Declaration of Covenant				