

Florida Townhome CC&R; Maintenance Boundary Checklist

Your step-by-step guide to understanding who maintains what — and getting the right insurance.

This checklist walks you through the process of identifying your townhome's legal structure, understanding your CC&R; maintenance boundaries, and verifying that your insurance policy matches your actual responsibilities. Complete each section in order, and bring the finished checklist to your next insurance review.

SECTION 1: Your Property Information

Start by gathering the basic facts about your townhome. You will need these details for every step that follows.

Property Address: _____

Community / HOA Name: _____

HOA Management Company: _____

Management Company Phone: _____

County Where Property Is Recorded: _____

Date of Purchase: _____

SECTION 2: Determine Your Legal Structure

Your townhome's legal classification determines everything about maintenance responsibility. Check each item as you confirm it.

Step 2A: Locate Your Governing Documents

- I have a copy of my **Declaration of Covenants, Conditions & Restrictions (CC&Rs)**;
- I have a copy of my **deed** (available from county clerk or closing documents)
- I have a copy of the **community plat map** (shows property boundaries)
- I have a copy of the **HOA bylaws** (governs board operations and assessments)

■ **Tip:** *If you do not have your CC&Rs, request them from your HOA management company. You can also search your county clerk's official records online — search by your community name or plat book number.*

Step 2B: Identify Your Ownership Type

Review your deed and CC&Rs; then check **one** of the following:

■ **CONDOMINIUM (FS Chapter 718)** — My deed says "condominium" or "unit." The CC&Rs; reference FS 718. I own the interior airspace only.

■ **FEE-SIMPLE / PUD (FS Chapter 720)** — My deed grants ownership of the land and structure. The CC&Rs; reference FS 720. I own the entire building.

■ **NOT SURE** — I cannot determine the legal structure from my documents.

Florida Statute Chapter referenced in CC&Rs;: _____

■ **Important:** If you checked "Not Sure," stop here and contact us. We will review your documents for free and tell you exactly which structure applies. Call (904) 900-5063 or email contact@atesariskadvisors.com.

SECTION 3: Map Your Maintenance Boundaries

Using your CC&Rs; find the section titled "Maintenance," "Repair Responsibilities," or "Maintenance Matrix." For each building element below, check whether the **HOA** or the **Owner** is responsible according to your specific documents.

Building Element	HOA	Owner	CC&R; Section #
Roof (shingles, tiles, membrane)	■	■	_____
Roof structure (trusses, decking)	■	■	_____
Exterior walls (stucco, siding, brick)	■	■	_____
Structural framing	■	■	_____
Foundation / slab	■	■	_____
Windows & window frames	■	■	_____
Exterior doors (front, back, garage)	■	■	_____
Sliding glass doors / patio doors	■	■	_____
Gutters & downspouts	■	■	_____
Exterior paint / finishes	■	■	_____
Balconies / patios / porches	■	■	_____
Screen enclosures / lanai screens	■	■	_____
Driveway / walkway to unit	■	■	_____
Plumbing (within walls)	■	■	_____
Plumbing (interior fixtures)	■	■	_____
Electrical (within walls)	■	■	_____
HVAC system / condenser unit	■	■	_____

Water heater	<input type="checkbox"/>	<input type="checkbox"/>	_____
Fencing (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>	_____
Mailbox	<input type="checkbox"/>	<input type="checkbox"/>	_____

Tip: Some elements may be classified as "Limited Common Elements" — meaning the HOA owns them but the individual owner is responsible for maintenance and insurance. Windows and sliding glass doors often fall into this category. Note any LCE items in the margin.

SECTION 4: Verify Your Insurance Coverage

Step 4A: Your Current Personal Policy

Insurance Carrier: _____

Policy Number: _____

Policy Expiration Date: _____

Check your current policy type:

HO-3 (Homeowners Policy) — Covers dwelling structure + personal property + liability

HO-6 (Condo Policy) — Covers interior improvements + personal property + liability

Other / Not Sure — Policy type: _____

Your Structure	Correct Policy	Your Policy	Match?
Condo-Zoned (FS 718)	HO-6	<input type="checkbox"/> HO-6 <input type="checkbox"/> HO-3	<input type="checkbox"/> Yes <input type="checkbox"/> No
Fee-Simple (FS 720)	HO-3	<input type="checkbox"/> HO-3 <input type="checkbox"/> HO-6	<input type="checkbox"/> Yes <input type="checkbox"/> No

Important: If you checked "No" in the Match column, you may have a dangerous coverage gap or be paying for duplicate coverage. Contact your insurance agent immediately to discuss switching to the correct policy type.

Step 4B: HOA Master Policy Verification

I have requested a copy of the HOA's master insurance policy declarations page

Master Policy Carrier: _____

Master Policy Deductible (Hurricane): _____

Master Policy Deductible (All Other Perils): _____

Master policy coverage type:

"Bare Walls" — Covers structure only; owner insures all interior improvements

"All-In" / "Single Entity" — Covers structure + original interior finishes

Not Sure — Cannot determine from the declarations page

Step 4C: Loss Assessment Coverage (Condo-Zoned Only)

If your townhome is condo-zoned, the HOA may assess you for your share of the master policy deductible after a major claim. Loss Assessment Coverage on your HO-6 policy pays this cost.

Your current Loss Assessment limit: _____

Number of units in your community: _____

HOA master policy hurricane deductible: _____

Quick calculation: Divide the master policy hurricane deductible by the number of units. Your Loss Assessment limit should be **at least** this amount. We recommend \$25,000 minimum for most Florida condo-zoned townhomes.

Estimated per-unit assessment (deductible ÷ units): _____

- My Loss Assessment limit is adequate (\geq estimated per-unit assessment)
- I need to increase my Loss Assessment limit

SECTION 5: Your Action Items

Based on your answers above, check every action item that applies to your situation.

- Switch my policy from HO-3 to HO-6 (or vice versa) to match my legal structure
- Increase my Loss Assessment Coverage to at least \$_____
- Request the HOA master policy declarations page (if not yet obtained)
- Clarify maintenance responsibilities for items marked "Not Sure" in the matrix
- Ask the HOA about the status of the **Structural Integrity Reserve Study (SIRS)**
- Review the HOA's current reserve fund balance and funding plan
- Get quotes from multiple carriers for the correct policy type
- Schedule an annual insurance review with my agent
- File my CC&Rs, master policy dec page, and this checklist together for reference

Target completion date for action items: _____

Notes: _____

: _____

: _____

Need Help? We Review CC&Rs; for Free.

Email your CC&Rs; and master policy declarations page to contact@atesariskadvisors.com and we will tell you exactly which policy type you need, whether your current coverage has gaps, and how much you could save by switching to the right policy.

■ (904) 900-5063 | ■ atesariskadvisors.com/get-quote

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