

## Stetson Hills HOA Paint Assessment Criteria

Paint is reviewed and assessed on the basis of street aesthetics and the effect on property values based on the condition of a home's paint and its curb appeal. Criteria is based on, but not limited to the following:

1. Peeling and Chipping
2. Fading
3. Oil spotting
4. Thinning and bleed through, which can include a previous paint color showing through or the grain of the siding
5. Erosion or Splash back
6. Bleaching
7. Damaged or rotting or warping trim boards or siding
8. Discoloration
9. Chalking
10. Abrasion and scuffing

The areas of the home that are focused on during an evaluation are: All siding, trim, fascia, and accent areas that are painted (i.e., front door, garage doors, shutters, porch railings, columns etc.) Gutters, downspouts, chimneys, accent vents, etc. Window Trim. The Rooflines on the front and sides of home. Areas near the rooflines where splash back occurs, Sides of the home subject to extreme sun exposure.

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The following HOA Covenant and Architectural Guideline stipulate the responsibility owners have to maintain their property and the condition it is to be maintained. The full HOA Covenant's, Architectural Guidelines, and Enforcement Policy letter can be found on the Stetson Hills HOA webpage. The property manager under the authority of the HOA Board will take action as necessary to correct owner non-compliance through fines and liens when appropriate towards bringing the property into compliance. This is explained in detail within the HOA Enforcement Policy letter.

### **HOA Covenant Article 5: Living Environment Standards; Section 5.1: Building and Grounds Conditions**

**Each Owner shall maintain the exterior of his or her Dwelling Unit and all other Improvements on his or her Lot in good condition and shall cause them to be repaired as the effects of damage or deterioration become apparent.** If the owner

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fails to properly perform such maintenance, Declarant or the Architectural Committee may, after giving thirty (30) days' written notice, effect such repairs and maintenance as it deems necessary in its judgment to maintain the standards of the Community Area. Entry to effect such repairs and maintenance shall not be deemed a trespass, and the Owner shall be liable for all costs incurred in connection with the repairs and maintenance.

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### **Architectural Guidelines Section SS: Paint**

**The condition of the home and separate structures (sheds, gazebos, etc.) exterior paint must be free of noticeable and unsightly peeling, blistering, cracking, oxidation, and fading that displays a general lack of maintenance of the property that negatively detracts from the home's appearance and that of the neighborhood overall.**

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**The following is a general guideline in explaining the necessity of repainting and several things to look for when assessing the current condition of your homes exterior paint.**

### **Repainting**

Wood surfaces typically need to be painted every 3-7 years, or stained every 4 years. Properly painted cement fiberboard siding can last 10 years under ideal conditions depending on the quality of original paint application (priming, grade/quality of paint, number and thickness of coats etc). **Due to the harsh sun exposure (UV degradation) and mechanical weathering (hail, wind, rain) and numerous seasonal freeze/thaw cycle's exterior paint simply does not last as long in Southern Colorado and repainting can often be needed every 3-7 years on certain areas of a home.** This is especially true for darker colors. Darker paints will appear to lighten, fade and become more uneven quickly than white or light colors in the sun (light colors will still bleach, it's just not as noticeable). In addition to bleaching, sun damage can also cause blistering (that's when paint bubbles), as well as a phenomenon called chalking, which is when the surface of the paint becomes powdery and faded.

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If you are unsure how long it's been since your house last had its exterior painted here are 6 things to look for to know when your house needs a new coat of paint:

1. **Peeling paint.** Paint begins peeling when moisture make its way under the surface of the paint, releasing the bond between paint and surface. It is also a sign that is far past time for a new paint job, as your home's structure is now at risk to moisture. Keep in mind that paint doesn't just make a house look pretty, it also protects it from the elements.
2. **Gaps or shrinks.** If the boards on your home's exterior look like they're shrinking or if there are gaps beginning to form between boards that could be a sign of dry rot. Dry rot is caused by one of several varieties of fungus that infiltrates the bare wood which is carried in and propagated by water. The fungus contained in the water in turn begins to digest the wood fibers. If it's been too long between paint jobs, moisture may be getting into the wood and causing serious often irreversible damage. Preventive paint maintenance is cheaper then replacing siding.
3. **Cracking stucco.** Some people choose stucco because its coating has a longer longevity than wood type siding. While that's true, stucco still needs maintenance to protect the surface. If your stucco is beginning to show hairline cracks, it is time to apply new surface treatment. Remember, any blemish in your home's exterior surface allows moisture to get in and cause damage to surrounding and underlying wood materials.
4. **Caulk is cracking.** Take a look at the caulk between your boards. If it is dry, showing gaps, brittle, or cracking, it is time for an exterior paint job.
5. **The color is fading, blotchy or uneven.** Exterior paint isn't just for aesthetics, and the same holds true with fading color. If your paint color is fading, it is a sign of sun damage that is weakening the integrity of your paint as a protective coating.
6. **Your home is a 5 years old or more.** If your home was built over 5 years ago and has not been painted since, it's time for a paint job. During new home construction, a single coat of paint is typically sprayed quickly on to the house.