

Home Buying HOA Checklist

When There IS an HOA

FINANCIAL QUESTIONS:

- What is the monthly or annual fee?
- What does the fee cover? (e.g., pool, landscaping, roof, insurance?)
- Are there any pending special assessments or planned fee increases?
- Does the HOA have reserves for major repairs?
- Can I review the HOA budget and financials?

RULES & RESTRICTIONS:

- Can I see the CC&Rs (Covenants, Conditions & Restrictions)?
- Are there restrictions on renting the property?
- Are there rules about pets, parking, or exterior changes (painting, fences, etc.)?
- Are there noise or business use restrictions?

HOA MANAGEMENT:

- Is the HOA self-managed or run by a professional company?
- How often are meetings held, and can I attend?
- How are decisions made?
- What is the process if a rule is violated?
- How is conflict handled with neighbors or board members?

When There is NO HOA

MAINTENANCE & RESPONSIBILITY:

- Who maintains the roads, sidewalks, and landscaping?
- Is there a shared well, septic, or easement that requires a private agreement?
- Are there any recorded deed restrictions outside of an HOA?

NEIGHBORHOOD CONCERNS:

Provided by Luxury Property Solutions, LLC

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- Are there zoning laws or city rules I should know about?
- Can neighbors store RVs, boats, or run businesses?
- Is there a Neighborhood Watch or informal group for communication?

Pro Tip

Always ask for HOA documents during your due diligence or inspection period, and have your realtor or attorney review them if possible.