



ALL ABOUT HOA'S

Homeowners associations enforce important rules for condos, townhouses, and single-family homes. Learn all about their role and homeowner responsibilities.

**READY TO BUY A HOME IN A PLANNED COMMUNITY WITH AN HOA?
WHETHER YOU'RE BUYING OR SELLING, I CAN HELP!**

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Homeowners associations are set up differently and enact legally binding contracts with homeowners and residents. The standards they set are for the good of the community. It's important to know what you're agreeing to and must comply with.

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HOA AGREEMENTS

What are you really signing up for? There are some common aspects to an HOA agreement that you should know. Of course, it's most important that you read an HOA agreement thoroughly to fully understand your specific terms.

Typically, an HOA agreement will include things like:

- **Monthly or annual fees**
- **Election and terms for board members**
- **Bylaws, which will detail the HOA standards**
 - **Home color**
 - **Home maintenance**
 - **Lawn maintenance**
 - **Recreational facilities**
 - **Other amenities**
- **Reserve fund and fund allocations**
- **Compliance and conflict management**
- **Insurance responsibilities**
- **Public space maintenance**



AN HOA AGREEMENT WILL ALSO DETAIL THE LEGAL RIGHTS AND RESPONSIBILITIES OF ALL PARTIES. READ ON TO LEARN MORE.



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HOA LEGAL RIGHTS AND RESPONSIBILITIES (P1)

HOA'S may have significant legal rights. Depending on the agreement you sign, many HOA'S have the right to foreclose on your home if you don't pay fees.

Here are some common legal rights and responsibilities that are part of these legal relationships.

Homeowners may have the following rights:

- **Right to inquiry**
- **Circumspect record-keeping**
- **Reasonable access to records and financials**
- **Disclosure of proceedings**
- **Timely and fair notices if there is an intent to take disciplinary action**
- **Consistent treatment and enforcement of rules and regs**
- **Information about voting eligibility**
- **Right to vote**



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HOA LEGAL RIGHTS AND RESPONSIBILITIES (P2)

There will also be language about things such as:

- **Solar installations**
- **Vehicle parking/towing**
- **Modification for the access of disabled persons**
- **Ingress, egress, and support/access rights**
- **Notices**

STATE AND EVEN FEDERAL LAWS CAN APPLY TO THE LEGAL RIGHTS AND RESPONSIBILITIES OF BOTH HOA'S AND LAWYERS. ENTIRE LEGAL FIRMS SPECIALIZE IN HOA LAW.

IT'S ESSENTIAL THAT HOMEOWNERS MOVE INTO A COMMUNITY WITH AN HOA AND SIGN AN HOA CONTRACT WITH FULL KNOWLEDGE OF THEIR RESPONSIBILITIES.



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HOA BOARDS

HOA Boards are usually populated by elected members of the community who fulfill various roles. An HOA board may include:



President



Vice-President



Treasurer



Secretary

They hold meetings that should be recorded and also facilitate meetings with homeowners.

Some HOA members are paid and some are not. Most of the time, HOA'S are technically non-profit organizations whose members work on a voluntary basis.

**BOARD MEMBERS ARE RESPONSIBLE FOR KEEPING BOOKS,
HANDLING EMERGENCIES, REPRESENTING HOMEOWNERS,
AND ENFORCING RULES.**



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HOA FAQs

Here are some answers to frequently asked questions about HOA'S:

❓ **SHOULD I AVOID BUYING A HOME WITH HIGH HOA FEES?**

Many times, HOA fees will represent the amenities or standard of living in a community. If you really want to live in a certain community, the HOA fees may be worth it.

❓ **WHAT HAPPENS IF I GET IN A DISPUTE WITH AN HOA?**

First, it is important to fully understand the document you sign when you move into a community with an HOA. This will detail conflict resolution. Most times, HOA'S could even foreclose on your home if you don't comply with agreed-upon regulations.

❓ **DO I HAVE TO PAY HOA FEES?**

HOA fees are mandatory. The specific terms for your agreement will be spelled out in your contract.

❓ **WHO GETS ON AN HOA BOARD?**

HOA boards are typically elected members of the community. They almost always fulfill their roles on a volunteer basis

❓ **WILL AN HOA LIMIT WHAT I CAN DO TO OR IN MY HOME?**

Depending on the HOA, there may be standards of appearance that include your lawn/landscaping, paint color, roof color, and additions, or outdoor furniture. These limits are intended to keep the community at a certain standard of appearance.



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It's important to know the pros, cons, and commitment you agree to when you move into a community with an HOA. Buying or selling in a great neighborhood with the right rules can be a home run!



Ready to start your buying or selling journey? I can get you to close in the right neighborhood! Contact me to get started.

Get a FREE Home Value Update at : **ImonKarim.FreeValues4Home.com**



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