What to Know About Your HOA

Havasu Mobile Estates Association

Wondering what HOAs and CC&Rs are all about? Here's what homebuyers should know.

What is an HOA?

An HOA is the governing body of a subdivision, planned community, or condominium complex. It's run by a board of volunteers who usually live there. When you buy a house there, you automatically become a member. That means you'll owe yearly payments and will need to follow a set of rules. The HOA's function is to enforce those rules, which are called Covenants, Conditions, and Restrictions, or CC&Rs.

The HOA is there to protect your property value.

The goal of the HOA is to maintain and enforce the Covenants, Conditions and Restrictions (CC&Rs), the governing documents approved by the Association of Owners. The HOA makes sure everyone is aware of the guidelines by making them available at any time, and keeps the neighborhood consistent with those rules through communication and forms that help homeowners make changes and alterations to their property.

Know the CC&Rs before you buy.

The key to HOA happiness is to know the rules before you buy, so you don't discover restrictions you don't agree with after you're living here.

You can inherit a previous owner's HOA violations.

Check with the HOA about any home you're planning to buy to find out if the previous owners were up to date on their HOA fees and whether there are any outstanding violations. It's good to know up front what you need to correct.

You can expect site inspections.

To keep the community safe and looking good, the HOA may inspect throughout the year, looking for neglected yards and landscaping or anything outside the CC&Rs.

You may need approval to make exterior changes.

Exterior changes like new buildings, renovations, or additions require the HOA board's approval, in addition to any county or state building and safety permit. If you plan to change anything on the outside of your home, read the HOA's guidelines on approvals and submit an Architectural Approval Application first.