

What You Should Know Before You Buy

Community associations exist because they offer choices, lifestyles, amenities and efficiencies that people value. Yet, with all of their inherent advantages, community associations face complicated issues, none more common than the challenge of balancing the rights of the individual homeowner with those of the community as a whole.

Issues often arise because of false expectations, misinformation and misunderstanding. You can help ensure a more positive community experience by learning all you can about a community **before** you buy or rent a home in that neighborhood.

Once you have your eye on a home, the first thing you should do is ask the realtor if it's part of a community association. If so, obtain copies of the governing documents, including the bylaws or Covenants, Conditions and Restrictions (CC&Rs), from the association manager or a volunteer community leader. Read this information carefully. If you don't understand something, ask your realtor or lawyer for help.

Take the time to talk to people who live in the community. Find out how they feel not only about the neighborhood, but also about how the community is governed and managed. Take a walk. Are the common grounds well maintained? Are the homes well kept? Is there ample parking? Are the amenities—pools, tennis courts and playgrounds, for example—well maintained? Ask to talk to the president of the association, members of the elected board or even the professional who manages the community.

At a minimum, you should be able to answer the following questions before you buy:

- How much are the assessments? When are payments due? How much are they likely to increase? What do they cover? What don't they cover?
- Does the community have a viable reserve fund for major projects in the future?
- Are there restrictions on renting?
- Do the architectural guidelines suit your preferences?
- What are the rules with respect to pets, flags, outside antennas, satellite dishes, clotheslines, fences, patios and home businesses?
- If you're considering an age-restricted community, what is the policy on underage residents?

While assessments, rules and regulations are important, don't overlook other fundamental questions: Is it the right kind of community for you and your family? Does it fit your lifestyle and sense of community? Does it provide the amenities you want—a community pool, recreational opportunities, attractive common grounds, ample parking and proximity to schools? Is it a good investment? The more you know in advance, the more likely you'll enjoy your new home and community.

See CAI's free brochure, [Community Matters—What You Should Know Before You Buy](#).