

Ten Things Every HOA (Home Owners Association) Resident Should Know!

1. Know the Rule – Understand and comply with the restrictive covenants, by-laws, and other rules and regulations.
2. Know that you must pay your assessments on time.
3. Do not ignore communications from your homeowner association, especially notices that may regard outstanding assessments, rule violations, or fines. The board has the responsibility to govern fairly and consistently in the interest of all members, which includes placing liens or foreclosing for nonpayment of assessments and fines. Don't let a minor fine escalate to the point that the association board must turn the matter over to an attorney. A fifty dollar fine can easily lead to five hundred dollars to five thousand dollars.
4. You must maintain your property according to the governing documents and rules.
5. Know that the Architectural Review Application and approval is generally required before making improvements. This typically includes sheds, fences, above ground pools, playground equipment and much more. This may also include paint colors, door styles, landscaping and mailboxes.
6. Know that your association has certain responsibilities to the membership including compliance with federal and state laws, fiduciary responsibility by board members, elections, meeting notices, meetings, due process and much more as defined in the covenants and by laws.
7. Stay informed and participate in the business of your homeowner association by reading the meeting minutes, attending the annual meeting, understanding the budget, and volunteering to serve on a committee or the board.
8. Maintain a current address with your homeowner association. This is critical if you are a member of a homeowner association but do not live in the community. Examples include rental property, second homes, homes used by children in college or retired parents, or investment property.
9. Know that if your home is rental property or occupied by others, ensure that tenants/occupants understand they must also comply with certain restrictive covenants such as parking, pets, architectural changes, and other requirements. This may also include association rules regarding use of playgrounds, pools, tennis courts, parking and other common areas.
10. Know who is in charge. Maintain contact information for an association representative. This may be an on-site employee, a management company, a board member, or the builder/developer.