

The Basics on Moving into an HOA

Moving into an HOA community is different than you may have experienced in your previous move. HOAs are governed by rules and restrictions and that applies to moving into the community. There most likely will be additional security procedures to enter the community, truck parking restrictions, time of day to complete move, trash removal, special handling of your mail, etc. Understanding the rules and restrictions can make your move-in trouble free and get you off to a good beginning in the community.

A full-service Realtor should have a home moving guide but normally their documentation doesn't address or misses some basics in moving into an HOA.

Get Informed
Before You Buy



Use our Move-in Guides and Worksheets to help you track what tasks have been completed and what needs to be done.

Download from our web site.
www.coloradohoaforum.com

Brochure not to be reproduced for commercial use

Developed by: Colorado HOA Forum
www.coloradohoaforum.com

Buying a home in a Homeowners Association (HOA) is different. Learn what you should know BEFORE buying your home.

#1

Read the HOA Governing Documents to avoid problems

HOA Home Buyer's Move-in Guide and HOA Documentation Basics Mitigate the Unexpected

Colorado HOA Forum is a home owner's advocacy group dedicated to improving HOA governance and enforcement of home owner's rights.

Contact us:

Colorado HOA Forum
www.coloradohoaforum.com



Not so quick! Do your homework.

HOA POST- PURCHASE home buying problems can be mitigated by becoming an informed consumer BEFORE YOU BUY A HOME

MAY NOT BE REPRODUCED OR USED FOR COMMERCIAL PURPOSES WITHOUT THE EXPRESSED WRITTEN PERMISSION FROM THE COLORADO HOA FORUM

Developed by: Colorado HOA Forum
www.coloradohoaforum.com

Buying a home in a Homeowners Association (HOA) is different. Learn what you should know BEFORE buying your home.

HOA Home Buyer's Move-in Guide and HOA Documentation Basics

Make the Transition into your
new home with little difficulty
and mitigate the unexpected



A valuable checklist for HOA home buyers that will mitigate post purchase problems and make moving into the HOA community a smooth transition

Read the HOA Governing Documents, Understand the Controls, Covenants, and Restrictions before Closing on the Home!

Colorado HOA Forum: a home owner's advocacy organization dedicated to improving HOA governance and enforcement of home owner's rights.
Contact us:

Colorado HOA Forum
www.coloradohoaforum.com



HOA Home Buyer's Move-in Guide and Documentation Basics

Get these HOA Documents/Rules before you buy the home and READ THEM! (use our checklist worksheet to track your progress, download from our web site)

- Declarations
- Articles of incorporation
- Bylaws
- Articles of organization
- Operating agreements
- Rules and regulations
- Party wall agreements
- Responsible governance policies adopted under § 38-33.3-209.5, C.R.S.

HOA-Home Owner Maintenance Responsibilities

Minutes of the annual owners' or members' meeting; such minutes include those provided under the most current annual disclosure required under § 38-33.3-209.4, C.R.S. and minutes of meetings, if any, subsequent to the minutes disclosed in the Annual Disclosure. If none of the preceding minutes exist, then the most recent minutes, if any.

Minutes of any executive boards' or managers' meetings; such minutes include those provided under the most current annual disclosure required under § 38-33.3-209.4, C.R.S. and minutes of meetings, if any, subsequent to the minutes disclosed in the Annual Disclosure. If none of the preceding minutes exist, then the most recent minutes, if any.

List of all Association insurance policies as provided in the Association's last Annual Disclosure, including, but not limited to, property, general liability, association director and officer professional liability and fidelity policies. The list must include the company names, policy limits, policy deductibles, additional named insureds and expiration dates of the policies listed.

Documentation Continued:

Note: The home seller/buyer should be provided these documents at no cost or at reasonable cost to recover copying. The home seller has already paid for this service with their HOA dues. Most of these documents are posted on the HOAs web site with no additional cost to access/reproduce and provide to the home buyer.

A list by unit type of the Association's assessments, including both regular and special assessments as disclosed in the last Annual Disclosure.

The most recent financial documents which consist of:

- (1) the Association's operating budget for the current fiscal year
- (2) the Association's most recent annual financial statements, including any amounts held in reserve for the fiscal year immediately preceding the Association's last Annual Disclosure
- (3) the results of the Association's most recent available financial audit or review
- (4) list of the fees and charges (regardless of name of title of such fees or charges) that the Association's community association manager or Association will charge in connection with the Closing including, but not limited to, any fee incident to the issuance of the Association's statement of assessments (Status Letter), any rush or update fee charged for the Status Letter, any record change fee or ownership record transfer fees (Record Change Fee), fees to access documents
- (5) list of all assessments required to be paid in advance, reserves or working capital due at Closing
- (6) reserve study, if any.

Any written notice from the Association to Seller of a "construction defect action" under § 38-33.3-303.5, C.R.S. within the past six months and the result of whether the Association approved or disapproved such action.

Even though associations must provide many of these documents at no cost/copying costs to individual owners pursuant to State HOA Law, associations can charge to fulfill title company requests for these documents (costs must be reasonable and related to recovering reproduction and labor costs).

Move-In Guide (checklist worksheet available on web site)

Get all gate passes, club house access codes, pool passes, and other security items completed as early as possible



Moving truck restrictions

Visit the club house prior to moving in and provide them with your name, address, telephone number, email

Introduce yourself to staff/Board

Verify how your US mail will be delivered and obtain any key to your mailbox



Follow up on any promises of repairs by HOA

Clubhouse/management company telephone number

Get a copy of the latest HOA directory

Garbage collection procedures: when put out and where, recycle vs trash, restrictions on items, trash cans (provided or use your own)



Newspaper delivery

mail forwarding, HOA mail box

Let your friends/relatives know your new address

Get telephone for local police, fire dept, hospital

Arrange for cable tv, utilities, water, Internet, home phone

Noise policies and playing open speakers

Change home delivery address

Activate home owners insurance policy

Take pictures of new home for insurance purposes
Change addresses on credit cards, billing addresses, checking account, etc..



Have an RV, extra vehicles, find out parking policies

Get any required parking passes

Rules for introducing your pets to the neighborhood: leash laws, where your pets are allowed (and not) such as restrictions with common areas, register your pet, and clubhouse, rules for outside of home unattended/ barking dogs



Set up account with bank for payment of HOA dues

Attend new home owner welcoming committee event

Get approval before planting any trees, building any fence, patio, deck, or any building modification

Parking policies: restrictions on street parking, number of cars, parking passes, any fees, disabled space, etc.

Get approval for any TV dish installment

Understand policies/restrictions on BBQ grills

Get approval for all flags, signs to be displayed

Get HOA to identify areas where a garden or trees can be planted



Provide HOA with email address for correspondence and telephone number for emergency contact

Provide trusted person with how to access your home and notify the HOA of this person for emergencies

Complete requests for special exceptions to CCR's in writing such as for disabled needs

Brochure not to be reproduced for commercial use