

**HOA governing documents and
State HOA Law
What you should know!**

HOA governing documents and State HOA law are very weak on enforcement from the homeowner's perspective. In fact, you will find little if anything written on enforcement (mediation is an option). Resolving problems between HOA homeowners and HOA Boards and property management companies is left to our courts: a costly, time consuming, and litigious process out of reach for most homeowners. Pursuing your homeowner's rights will involve your hiring a lawyer with your limited funds and the HOA using your HOA funds (dues), their unlimited financial resources, and their lawyers to argue the case in court. If you lose you most likely will pay thousands of dollars for the HOA's legal costs. Until Colorado HOA law changes to provide for an out of court, low cost, accessible dispute resolution process we urge homeowners to avoid the court system. We at the Colorado HOA Forum advocate an out of court binding dispute resolution process (not mediation that has been in Colorado law for decades and not worked for home owners) to resolve HOA complaints. This would make our very comprehensive and definitive HOA laws enforceable for home owners. See our web site for an in-depth discussion.

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

Colorado HOA Forum
www.coloradohoaforum.com

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

**Colorado
HOA Home Buyer's
Maintenance Guide**

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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

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Determine what the HOA will maintain and what you will be responsible for prior to closing on the home.



A valuable checklist for HOA home buyers that will mitigate post purchase problems

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

An HOA Home Buyer's Maintenance Worksheet is available on our web site, click on BROCHURE web site www.coloradohoaforum.com



HOA Home Buyer's Maintenance Guide

The Basics:

Your realtor should work with you to obtain this information. If they don't, get another realtor.

Your HOA dues pay for maintaining the community. This checklist will allow you to make a determination on the value received for services performed.

The HOA governing documents should outline maintenance responsibilities **Walk the community** and observe if maintenance you have identified as an HOA responsibility is being completed satisfactorily.

Visit neighbors, ask questions about quality of services performed by the HOA

HOA Reserve Fund:

The reserve fund is used to maintain the community, validate adequacy.

Existing HOA citations on the property related to maintenance

The home inspection will identify problems. Some are the HOA's responsibility some are not. If you expect the HOA to fix the problem, get it in writing.

Research the property management company



Insurance:

Your HOA most likely carries an association insurance policy. Find out what the HOA directly maintains/repairs through HOA fees and what is covered through the insurance policy. If the HOA carries an insurance policy for community losses this should result in lower individual home owners insurance rates

Exterior

- Address Numbers on Homes
- Exterior Painting of Home
- Doorbells and Chimes
- Doors including molding, frames, locks
- Street Light posts
- Lighting mounted on homes
- Entryway lights
- Electric Supply boxes Attached to Homes
- Cable Boxes (outside home)
- Water Faucets (outside home)
- Home Foundations
- Gas Lines from Meter to Home
- Gutters and downspouts including extensions
- Outdoor pest control (moles, voles, etc.)
- Cement: porch, driveway, sidewalks
- Porch patio and deck additions
- Retaining walls
- Roof of House including vents
- Television receiving devices (outside home)
- Water seepage—underground source
- Drainage problems
- Windows on homes



Interior

- Attic vents and screens
- Firebox and flue cleaning and repair
- Fire and burglar alarms
- Flooring
- Normal settling and cracks
- Roof leaks
- Vents
- Walls, non-supporting
- Painting

Utilities:

- Air conditioning including condenser
- Furnaces and heating
- Hot water heaters including water lines
- Lines from exterior walls into home (phone, gas electric)
- Sewer Systems
- Garbage pick-up and recycling



Grounds and Common Areas:

- Fences and Gates and Entranceways
- Lawn service
- Trimming shrubs and trees
- Tree trimming
- Snow Removal
- Street, parking lot, and park lights
- Mail boxes
- Streets and parking lots paving/repair



Miscellaneous:

- Garages including doors
- Trash Collection
- Cable TV service and Internet
- Clubhouse exercise rooms, pool, meeting rooms, and other amenities
- Fees in addition to HOA dues



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