

# HOA Document Review Checklist (Coachella Valley)

*What to look for before removing contingencies — no fee estimates, just what to verify*

**Disclaimer:** HOA rules, documents, costs, and timelines vary by community. This checklist is educational and does not replace the HOA's official documents or professional/legal advice. Always confirm specifics directly from the HOA package.

## **Confirm you have the full HOA package:**

- ☐ CC&Rs (Covenants, Conditions & Restrictions)
- ☐ Bylaws + Rules & Regulations
- ☐ Budget + Reserve Study (or reserve disclosure) if provided
- ☐ Most recent financial statements (if provided)
- ☐ Meeting minutes (recent months) if provided
- ☐ Insurance summary / certificate (what the HOA covers vs owner)
- ☐ Transfer/disclosure forms and any required acknowledgements
- ☐ Architectural guidelines (if you plan changes)

## **Dues & what they include (verify — don't assume):**

- ☐ Confirm the current monthly/quarterly dues and what is included (landscaping, exterior, amenities, security, etc.).
- ☐ Confirm if there are separate fees for specific services (gate, cable/internet, amenity access, etc.).
- ☐ Confirm whether utilities are included or partially included (varies widely).

## **Rental rules (this is a deal-breaker for many buyers):**

- ☐ Confirm whether short-term rentals are allowed, and the minimum rental period if rentals are restricted.
- ☐ Confirm if there are caps on the number of rentals in the community or per building.
- ☐ Confirm application/registration requirements (permits, HOA approval, fees, guest rules).
- ☐ Confirm rules on advertising, noise, parking, and guest occupancy limits.

### **Reserves, special assessments, and big upcoming projects:**

- ☐ Look for any mention of special assessments (current or proposed).
- ☐ Review reserve information: does the HOA appear to be budgeting for major components (roof, paint, roads, pools, elevators)?
- ☐ Scan minutes for discussions about major repairs, deferred maintenance, or large vendor bids.
- ☐ Ask if any large projects are planned within the next 12–24 months.

### **Insurance responsibilities (HOA vs homeowner):**

- ☐ Confirm what the HOA master policy covers (common areas, exterior, roof, structure, etc.).
- ☐ Confirm what you must insure (interior, personal property, liability, loss assessment, etc.).
- ☐ Ask if there have been recent insurance changes, non-renewals, major claims, or premium increases affecting coverage.

### **Key CC&R rules to check (match them to your lifestyle):**

- ☐ Pets: number, breed/weight limits, leash rules, nuisance rules
- ☐ Parking: assigned spaces, guest parking, commercial vehicles, overnight rules
- ☐ Noise/quiet hours and nuisance rules
- ☐ Exterior restrictions: paint colors, doors/windows, signage, holiday décor
- ☐ Use restrictions: business-from-home rules, smoking rules, BBQ rules (if any)
- ☐ Amenities rules: pool/spa hours, guest limits, reservations, dress rules (if any)

### **Maintenance responsibilities (who fixes what?):**

- ☐ Confirm whether the HOA maintains exterior components (roof, paint, stucco, patios/balconies) or if the owner does.
- ☐ Confirm responsibility for plumbing lines, electrical, HVAC condensers, windows/doors (varies by HOA and property type).
- ☐ Confirm responsibility for landscaping within your lot/patio area (if applicable).

## **Governance & enforcement (how strict is it?):**

- ☐ Review the enforcement process for violations (notices, hearing, fines).
- ☐ Confirm if there is an architectural review committee and the approval process for improvements.
- ☐ Scan minutes for repeated conflicts: fines, neighbor disputes, aggressive enforcement, or inconsistent enforcement.

## **Financial health & litigation (big red flags):**

- ☐ Look for delinquency concerns (many owners behind on dues can affect HOA operations).
- ☐ Ask whether the HOA is involved in any litigation (construction defect, neighbor disputes, vendor disputes).
- ☐ Ask whether the HOA has had issues qualifying buyers for financing (some lenders have HOA requirements).

## **Timing: review window + decision points:**

- ☐ Confirm your HOA document delivery date and your deadline to review/approve (per your contract).
- ☐ Plan your questions early so the HOA/management has time to respond before your deadlines.
- ☐ If something is unclear, request clarification in writing and keep a copy.

## **Quick “ask list” (copy/paste questions):**

- Are there any current or proposed special assessments? If yes, what is the purpose and timeline?
- Are short-term rentals allowed? What is the minimum rental period? Are there any caps or permit requirements?
- What does the HOA master policy cover, and what must the homeowner insure separately?
- Are there any major projects planned (roof, paint, roads, pools, elevators, plumbing) in the next 12–24 months?
- Are there any pending lawsuits or significant claims involving the HOA?
- What are the most common rule violations and how are they enforced?
- Who maintains what (roof/exterior/windows/plumbing lines/landscaping) for this specific unit or lot?
- Are there any restrictions that would affect my intended use (pets, parking, guests, renovations, solar, EV charging)?
- Are there any known issues with lender/loan approval tied to the HOA?
- What is the best point of contact for questions and how quickly do they typically respond?

**My role:**

I review the HOA package with you, highlight the sections that matter most for your situation, and help you decide what to clarify before contingencies are removed.

**Want me to review HOA Documents with you before you offer?**

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