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# HOA Document Review Checklist (Coachella Valley)

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

By Tracy Scott, REALTOR® · DRE# 00957686 · November 2026

**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).

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- ☐ 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.

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## 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?
Text/call Tracy Scott: (760) 840-7441 | TScott@TracyAScott.com