



How to Get Along With Your Homeowners Association

If you're buying a single-family home in a newer development, you're likely to become a member of a community association. Here are some tips for getting along with your homeowners association.

Know the rules before you move in. Too few prospective residents understand the rules before they buy or rent. It's particularly important to be able to live with policies on pets, parking, collection, rentals, noise and architectural guidelines. People usually buy into a homeowner association without any clue of what they're obligated to do, and few prospective buyers research these things before they close the deal.

Follow proper procedures. Boards should set up clear procedures for everything from getting permission to paint your front door to rental applications to install a satellite dish, and homeowners should expect to follow those procedures.

Go to your neighbor before you go to the board. The board is there to make sure the rules and regulations of the development are followed, but if your neighbor's loud music annoys you, talk to your neighbor first before taking your complaint to the HOA board.

If you don't like a rule, get your neighbors together to change it. Changing circumstances may make some rules outdated, and boards should review the rules every few years to make sure they're all serving the community. If you don't like a rule, talk to your neighbors and petition the board collectively for a change.

Volunteer to help your community. It's not always evident from the outside exactly what work the board of directors is doing and what issues the community faces. Once you move in, volunteer to help with a project or serve on a committee, and expect to serve on the board at some point. Get involved. Don't wait until you're dissatisfied about something.

Try to stay out of court. Every community has a few people who think the rules don't apply to them, and some would rather fight than comply. A court battle can be costly, both in money and in emotional turmoil within the community. Win, lose or draw, we are still talking about neighbors who have this bigger wall between them. Be reasonable: That applies to both the homeowners and the volunteer homeowners who serve on the board.

Have a long-range plan. State laws regarding reserves and planning vary, but it always makes sense to plan for items you know will have to be replaced or repaired, such as roads, roofs and pools. If the community has no reserves and no plan, a roof leak at a condominium complex could mean a surprise assessment of thousands of dollars for each homeowner. If the board had been collecting money and planning for this ... every member along the timeline would have been paying some portion.

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