

# REAL ESTATE



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**Q |** I'm buying a new home and was given "CC&Rs" by the real estate agent. What are CC&Rs?

**A |** CC&Rs (also called CCRs or a Declaration) is the commonly used acronym for "Covenants, Conditions and Restrictions." CC&Rs typically set forth duties and restrictions imposed on homeowners within a community (like landscaping requirements or prohibited activities). CC&Rs are intended to create standards to preserve the value of homes within, and harmony between residents of, a community. Communities with CC&Rs sometimes, but not always, have a homeowners association (HOA). If an HOA exists, then the CC&Rs will also include provisions relating to the HOA and its powers and responsibilities, like procedures for budgeting and assessments and maintenance responsibilities for common areas. An HOA will also have bylaws, which are the rules and regulations providing the framework for the HOA's operation and management. Bylaws, unlike CC&Rs, are not usually recorded in the public records.