



California Homebuyers "Bill of Rights"



Buying a new home in a subdivision – Know Your Rights First! The California Department of Real Estate (DRE) urges you to be aware of the following:

- You are entitled to a Public Report unless the subdivider is exempt
http://www.dre.ca.gov/sub_publicreports.html
- The type of subdivision interest to be conveyed. [Common Interest (condominium, planned development, stock cooperative, community apartment, conversion, mobilehome), Standard, Tenancy-in-Common or other.]
- The location and size of the subdivision including common area, if any.
- If the property will be managed and operated by a Homeowners Association.
- If you will be charged monthly Homeowners Association assessments and, if so, the amounts including reserves.
- If the property will be subject to Covenants, Conditions and Restrictions (CC&R's).
- If the property lies within a Special Assessment District.
- If there are any environmental, natural or geological hazards affecting the property.
- If title insurance is available and fire insurance can be acquired.
- If the property will be subject to easements.
- If the property is located near an airport.
- Type of zoning and surrounding property uses.

- If the subdivision lies within a Nuclear Power Plant Basic Emergency Planning Zone.
- If the property will have fire protection.
- The terms of any special financing offered.
- If utilities are available and who provides them.
- The name of the school district(s) in which the property is located.
- Earnest or purchase money handling protections.
- The completion arrangements for the common area, if any.
- The terms of subsidy agreement(s) offered by the subdivider, if any.

Remember, you should read and thoroughly understand all documents prior to signing.