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**Q: I hear the terms “active adult” and “over 55” used for communities, please explain the differences.**

**A:** These are terms that are used to describe a community that has age restrictions on the residents. In Arizona builders are allowed to sell up to 20% of the homes to people 45 and up if they don't have kids under 19, some communities are restricted to only 55 and over and a few allow people 45 and up purchase a home. Again as long as they don't have kids under 19.

Because this does change from time to time I would recommend if you're under 55 you should contact us and we would be happy to give you a list of communities that currently allow this.

**Q: What is the “Capital Improvement” fee I've heard about? Is it called different things in different communities?**

**A:** The Capital Improvement fee is a fee that every person pays the first time they buy a home in an active adult community. And yes they all have one and it's meant to help off-set the cost of maintaining a community and to keep the annual/monthly fees low.

Every community has a slightly different name for this fee. You'll see Capital Improvement, Capital Preservation, Asset Preservation and other variations.

Request your copy of the community fee document [clicking here!](#)

**Q: Is that fee monthly or annual? Do I have to pay it to buy a home?**

**A:** The capital improvement fee (sometimes known as the capital preservation) is a one-time fee that all active adult communities have. This one-time fee helps off-set the ongoing costs of operating a community recreation center, etc.

Yes you always have to pay this. In fact it's part of your closing costs so you really don't get a choice.

**Q: I see some homes have an HOA fee as well. What does that cover?**

**A:** This is a tricky one because not all agents understand the difference between a HOA fee and Recreation center fee. An HOA fee is a fee that covers things like front yard maintenance, roof repairs in some cases, garbage,

water, sewer, cable and even maintenance of the outside of your home. Think about these as a condo and remember they can be multi-units or detached homes.

This is different than the Recreation fee which covers the community fee and nothing to do with your home. If you buy a home with a HOA fee you will also have to pay the community recreation fee.

When you're looking at the listings I send you may see the Recreation center fee in the HOA area so be careful and of course ask me.

**Q: How fast do the HOA or recreation fees go up? Is there a limit?**

**TO READ THE REST OF THE STORY PLEASE REQUEST YOUR  
FULL VERSION TODAY!**