MARKED-UP PAGE 1: 1 COMPLIANCE ISSUE (#1) - SEE REDLINE COMMENTS AT RIGHT ->

Section 1 - Sample Provision Excerpt (Public Preview)

Pet Policy: No pets allowed
Maximum Financing will be permitted up to 80% of the purchase price(down payment cannot be lower than 20% of purchase price)
Debt to Income Ratio: cannot exceed 28% (see attached explanation)
Interview: All applicants/occupants age 18 and over must be present at the Board interview
Insurance: New residents are required...

ISSUE #1

MARKUP #1 ->

MARKUP #1 · FAIR HOUSING ACT (FHA) LIABILITY RISK

BOARD & COUNSEL REVIEW

Sec. 1 (p. 2): Pet restriction clause lacks mandatory statutory carveout for assistance and emotional support animals.

Statutory / Legal Reference: 42 U.S.C. § 3604(f)(3)(B) & 24 C.F.R. § 100.204 (Fair Housing Act - Assistance Animals) & HUD FHEO-2020-01

Statutory Comparison: Under federal Fair Housing Act regulations (42 U.S.C. § 3604(f)(3)(B), 24 C.F.R. § 100.204, and HUD Notice FHEO-2020-01), associations cannot apply pet restrictions, breed bans, weight limits, or pet fees/deposits to an individual with a disability who requires a service animal or emotional support animal.

CURRENT WORDING IN DOCUMENT:

Pet Policy: No pets allowed Maximum Financing will be permitted up to 80% of the purchase price(down payment cannot be lower than 20% of purchase price) Debt to Income Ratio: cannot exceed 28% (see attached explanation) Interview: All applicants/occupants age 18 and over must be present at the Board interview Insurance: New residents are required...

SAMPLE DISCUSSION WORDING (FOR HOA ATTORNEY REVIEW):

Provided, however, that these pet restrictions, breed prohibitions, weight limitations, and pet fees shall not apply to verified assistance animals, including service animals and emotional support animals required as a reasonable accommodation under the Fair Housing Act (42 U.S.C. § 3604(f)(3)(B); 24 C.F.R. § 100.204; HUD Notice FHEO-2020-01).