

Governing Documents Cheat Sheet

The six sections that actually decide things — plus where your state statute overrides them. Fill in the shaded columns once and stop looking them up.

Document	Section to find	What it answers	Where it is in my documents	What mine says	Notes
Declaration (CC&Rs)	Maintenance responsibilities	What the association maintains vs. what I handle as an owner. The section that causes the most disputes.			
Declaration (CC&Rs)	Assessment authority — percentage interest	My unit's percentage interest — the number that drives my share of every dollar the association spends.			
Declaration (CC&Rs)	Assessment authority — raising regular dues	Can the board approve an increase on its own, or does it take an owner vote? What is the cap?			
Declaration (CC&Rs)	Assessment authority — special assessments	How much can the board levy by itself before it has to go to the owners?			
Declaration (CC&Rs)	Voting thresholds — ordinary decisions	Which decisions need a simple majority?			
Declaration (CC&Rs)	Voting thresholds — amendments	What percentage of ALL owners is required to amend the declaration? (Usually 67–75%.)			
Bylaws	Meeting requirements	How often we meet · how much notice owners get · what counts as a quorum.			
Bylaws	Board elections	How people get nominated · how long a term runs · whether terms are staggered.			
Bylaws	Board authority	What the board decides on its own vs. what has to go to the owners.			
Bylaws	Budget and assessment procedures	Often lives here rather than in the declaration — check both.			
State statute	Assessment cap	Many states cap how much a board can raise regular assessments in a year without a member vote, regardless of what the documents say. No cap in your documents does NOT mean you don't have one.			
Rules and regulations	Rulemaking authority	Do the declaration and bylaws give the board authority to make rules? If yes, the rules are binding and are what violation notices and fines rest on.			

Amendments

An amendment supersedes the original text, so the table above is only current if every amendment is listed here. Check with your recorder of deeds or management company for anything recorded before your term.

Document amended	Amendment name or number	Date recorded	What it changed	Where the recorded copy lives	Supersedes which section

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