

CC&R; Restriction Intelligence - Maricopa County Sample

A source-backed sample of HOA, condominium, gated, live-work and master/golf community restriction extraction for high-volume Maricopa County public recorder documents.

What It Is

A structured restriction dataset extracted from recorded CC&Rs; and current/restated declarations. Each row converts dense legal PDFs into buyer-relevant fields: rental rules, pets, architecture, fees, amendment thresholds, commercial use, parking, age restrictions, leasing caps and insurance.

Why It Matters

Rental limits, amendment thresholds and fee rules are usually buried across 40-80 page filings. These fields directly affect STR investors, title teams, agents, lenders and buyers evaluating community risk.

Validation Standard

This packet uses 10 defensible sample communities. Large master-planned chains that were not fully certifiable were excluded from the packet rather than represented as current. Five-plus documents were spot-checked against source text; QA accuracy is above 90% with one OCR-ambiguity note.

Deliverables

Companion workbook: maricopa_ccr_chain_validated_final.xlsx. Sheets: Summary, Tracking 20, Restrictions, Chain Validation, QA, Packet Data, Handoff Prompt.

Prepared as a sales-demo asset for title, escrow, brokerage and investor due diligence conversations. Not a legal opinion.

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Community	City	Type	Rental Restrictions	Fees / Assessments	Amendment Threshold	Parking	Chain
Hayden Estates	Scottsdale	HOA	6-month minimum; entire lot/residence only; written lease; tenant/vehicle notice 10 days before start.	Special assessments after declarant control need member vote; reserve contribution 1/3 annual assessment.	Declarant/member approval; some articles need 90%.	No trailers/RVs/boats/commercial vehicles stored; garage-first parking.	Current/restated declaration
Belvedere Condominium	Fountain Hills	Condo	Entire unit only; written lease; no sublease/assignment; lease/tenant/vehicle info 10 days before start.	Common expense and special assessments; delinquent after 5 days; lien remedies.	Mortgage-sensitive changes need 67% votes plus mortgage-holder approval.	Assigned/common parking only; RV/boat/trailer restrictions; Board towing.	Current declaration
Terravita	Scottsdale	Golf HOA	Entire dwelling only; no transient tenants; 30-day minimum unless Board consents; lease notice within 10 days.	Base increase over 20% needs majority vote; special over 5% budget needs 2/3 votes cast.	2/3 votes cast if quorum met; higher clause thresholds preserved.	Commercial vehicles/RVs/boats/trailers generally garage-only; one boat up to 4 nights/month.	2025 full restatement
Las Fuentes	Fountain Hills area	Condo	Short-, mid- and long-term rentals permitted; whole unit only; >30-day leases require tenant/vehicle docs; \$25 max fee.	Special assessment approved by majority of voting unit owners; monthly common expense assessments.	67% of association votes.	Vehicle reporting for leases; detailed RV/boat rule not found in OCR.	Latest amended/restated declaration
Rio Salado Lofts	Tempe	HOA/Lofts	Lease transfers common-area use to lessee during term; no minimum lease term found in OCR sample.	Regular/special assessments secured by lien; monthly or Board-selected collection.	Needs manual page check before production.	Detailed RV/boat/commercial rules not fully captured in OCR sample.	Current declaration; lower QA confidence

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Community	City	Type	Rental Restrictions	Fees / Assessments	Amendment Threshold	Parking	Chain
Desierto Vida	Scottsdale	HOA	Entire residence only; written lease; no subleasing; owner provides dates/adults/vehicles; OCR indicates 6-month initial term and 30-day minimum language.	Regular assessment capped at 20% increase; special assessments need 2/3 total votes and Declarant approval during Declarant period.	2/3 owners/lots unless higher legal threshold.	No RVs/boats/trailers/commercial vehicles visible; garage-first; no overnight street parking.	First amended/restated declaration
Optima McDowell Mountain 7230	Scottsdale	Condo	Entire unit only; 180-day minimum; max 2 leases per 12 months; owner provides lease/tenant/vehicle info within 15 days.	Monthly common expenses; special assessments due 30 days after levy; working capital = 3 months assessments.	Section 16.5; material mortgage items can require 95% owner votes + 51% mortgage-holder votes.	Parking spaces only; assigned spaces first; Board towing.	Current declaration
Western Garden	Phoenix metro	HOA	No lease under 3 months for dwelling/ADU/portion without prior Board approval; written lease; notice within 15 days.	Annual increase capped at 20% without majority approval; special assessments need 2/3 present/absentee.	67% association votes after declarant control.	Garages must remain usable; broader RV/boat detail needs page review.	Current declaration
Serenity at Sonoran Foothills	Phoenix	Gated HOA	Written leases; rental registration before new tenant/lease/renewal; no minimum lease term found.	Reserve contribution = 1/3 annual; working capital = 1/6; >15% annual increase needs majority approval.	2/3 lots generally; construction-defect article >75% plus Declarant.	No visible >1-ton vehicles, trailers, boats, aircraft; limited pickup/mini-RV exceptions.	Current declaration
Hidden Rock at Cave Creek	Cave Creek	Live-work condo	30-day minimum; entire unit except Units 105/203 may separately lease Space A/B; tenant form within 15 days; \$25 fee.	Annual, special, unit-specific and live-work/commercial assessments; annual increase over 20% needs majority approval.	>67% applicable votes for supplemental amendments after control; approvals may include Association/Declarant.	No commercial trucks/RVs/boats/trailers visible except limited exceptions; towing after notice.	Full chain + 2025 supplement

Sample is intentionally conservative: where OCR or amendment scope is incomplete, the field says so instead of inventing a rule.