

Detached Condos

FAQs

Essex Park Condominium
3815 SE 76th Ave, Portland OR 97206



Q. What is Essex Park Condominiums?

A. Essex Park Condominiums is a unique residential development featuring three standalone homes on a single lot, legally structured as condominiums to allow individual ownership and sales of each unit.

Q. How are these homes different from typical single-family homes

A. Though the homes look and function like traditional single-family homes—with private garages, full yards, and no shared walls—they are legally classified as condominiums. This means there is a small HOA and shared legal structure, even though there are no shared maintenance responsibilities.

Q. What does the HOA fee cover?

A. The monthly HOA fee is approx. \$41 per unit and covers:

- Insurance for the HOA (not homeowner's insurance)
- Annual tax prep for the HOA
- Annual state filings required for the condominium association

Q. Are there any shared/common areas?

A. Very minimal. The only general common elements are the land (on which all homes sit) and drywells (stormwater feature). However, these do not require major repair or replacement for at least 30 years, and the HOA is responsible only for their basic oversight.

Q. Are there any shared maintenance obligations between the homeowners?

A. No. Each homeowner is fully responsible for the maintenance, repair, and replacement of their own home, yard, and structures. There are no shared maintenance agreements or common services like landscaping or snow removal.

Q. Do I need to pay into a reserve fund?

A. No. Because there are no significant shared elements that require near-term repair or replacement, and no HOA responsibility for maintaining parts of any unit, no reserve fund or reserve study is required.

Q. Are there limited common elements?

A. Yes, there are many limited common elements, including patios, parking pads, driveways, yards, as well as pipes and conduits buried in the ground. The use of a limited common element is restricted to the units to which they adjoin and pertain. See Article 6 of the Declarations for further details.

Q. What kind of insurance do I need as a homeowner here?

A. Each homeowner must carry their own individual homeowner's insurance policy, which should cover the structure, personal property, and liability. The HOA's insurance does not cover individual units.

Q. Can I have pets?

A. Yes! Each owner is allowed to keep a reasonable number of household pets. No dog, cat, or other pets may be kept, bred, or raised for commercial purposes or in unreasonable numbers. Please see Section 7.6 of the Declarations for further details regarding pets.

Q. Can I rent out my home?

A. Yes. Owners are allowed to rent out their home provided that the rental is in accordance with the regulations and bylaws of the HOA and the regulations of the City of Portland. Medium and long-term rentals (i.e., greater than 30 days) are generally permitted. If an owner wishes to engage in short-term rentals (i.e., a period of less than 30 days), they may be required to repay waived System Development Charges to the City of Portland. Please see Section 7.7 of the Declarations for further details.

Q. Are there any restrictions on what I can do with my yard or the appearance of my home?

A. The HOA bylaws impose minimal restriction on the use of your property which means you can enjoy the flexibility typical of a single-family home, without the usual HOA aesthetic controls. Since the yard is a limited common element, each condo home owner will have the exclusive use of their yard and can make any improvements, just like a traditional single family house and yard. There are no restrictions on paint colors for the exterior of the units. Please refer to the Declarations, Section 7.6 for further details.

Q. Will my lender treat this like a regular detached home?

A. While the homes function like detached houses, the condominium ownership structure means your lender may need to review the condo declarations and HOA information. However, because there are no shared maintenance obligations and very low HOA fees, many lenders treat these similarly to single-family homes for financing purposes.

Q. Who manages the HOA?

A. The homeowners collectively manage the HOA. The HOA shall have a board of directors composed of one owner from each unit. Given the simplicity of the structure and limited responsibilities, it requires minimal oversight, with most tasks handled annually (insurance renewal, tax filing, state registration). The developer will hand-off the HOA to the condo owners and provide an operations manual for managing the few simple tasks of the HOA. The bylaws may be amended by majority board vote.

This FAQ sheet has been prepared to help introduce prospective buyers to a detached home condo development. All information is deemed reliable. However, buyers MUST do their own due diligence and review all HOA documents, including the Declarations and Bylaws, Articles of Incorporation, and Disclosure Statement associated with the HOA. All associated HOA Documents will be made readily available upon request.