



## **A Brief Explanation of Community Associations**

Three features make community association homes different from traditional forms of homeownership. One is that you share ownership of common land and have access to facilities such as swimming pools that often are not affordable any other way. The second is that you automatically become a member of a community association and typically must abide by covenants, conditions, and restrictions (CC&Rs). The third feature is that you will pay an "assessment" (a regular fee, often monthly, that is used for upkeep of the common areas and other services and amenities).

There are many advantages to living in this kind of development. The community usually features attractive combinations of well-designed homes and landscaped open spaces. The houses may even cost less than traditional housing due to more efficient use of land. Parks, pools and other amenities, often too expensive for you to own alone, can be yours through shared ownership. So now you have a chance to own and enjoy the pool, tennis court, or other recreational facilities that may have been unaffordable previously. What's more, you won't have direct responsibility for maintenance, so you won't have to clean the pool, fix the tennis nets, and in some cases you may not even have to mow your lawn. But that doesn't mean you'll never have to think about it.

The community association operates and maintains these shared facilities. Of course, you'll pay your share of the expenses and, as an association member, you'll have a voice in the association's decisions. The association may have one of a variety of names: homeowners association, property owners association, condominium association, cooperative, common interest community, or council of co-owners. To simplify matters, they are all frequently referred to using the umbrella term, community association or CA.