What is the difference between a Community Association and a Homeowner’s Association (HOA)?

A Community Association is:
An organization formed by the residents of an area:
• To support the social, educational and recreational needs of the neighbourhood.
• To build connections in the neighbourhood through volunteer opportunities, events and programs
• To act as an community liaison in civic matters (planning and development)
• To plan, develop and maintain community facilities and amenities such as community gardens, skating rinks.

Advantages:
• Membership in a Community Association is optional.
• Offers the opportunity to become involved and connected in the neighbourhood.
• Members have the opportunity to participate and register in Community Association run events and programs.
• Members have the opportunity to volunteer in their neighbourhood (board members, special events, committees, etc.)
• The Community Association receives development, transportation, and zoning plans from the city and the developers, and may provide feedback on the approval process;
• The Community Association has direct contact with the Alderman, MLA, Police Liaison Officer and other government officials;
• The Community Association can support the addition of new facilities and amenities in the neighbourhood.

A Residents/Homeowner’s Association (HOA) is:
A compulsory organization created by a land developer:
• To manage and maintain the “marketing” amenities of a development (entrance signage, ornamental parks and ponds, boulevard landscaping and buildings) that the City will not accept responsibility to maintain.
• To manage and maintain amenities such as lakes and golf courses.
• Membership is compulsory and the requirement to pay an annual fee is collected by the association through a caveat on property title.
• An HOA is initialized by the Community when there is the desire to ensure a high degree of maintenance of the common amenities noted above.

Advantages:
• HOA’s are mandated to maintain the community amenities and physical elements installed by developers such as parks, playgrounds and other landscape features;
• Residents enjoy amenity-rich environments which are maintained; thus preserving outdoor areas which contribute to the long-term appeal of the community.

*Definitions taken in part from the Federation of Calgary Communities*