

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 a 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.