

Learn the Ins and Outs of Community Associations

by News USA

Homebuyers don't always know what to expect when they move in to a neighborhood governed by a community association, and that lack of understanding can generate confusion, frustration and turmoil.

But there's help. A free brochure developed by Community Associations Institute, or CAI, gives potential homebuyers a better sense of association-governed communities. The brochure explains the benefits and obligations of living in such a community and addresses such topics as governance, rules, assessments and homeowner expectations.

"Most people are very satisfied living in community associations, but issues can and do arise," said Tom Skiba, chief executive officer of CAI. "There are many benefits, and various attractions and amenities depending on the community, but there are also obligations and rules. The more you know, the more likely you'll enjoy your new home and community."

Community associations typically deliver services that were once the exclusive province of local governments, including trash pickup, street lighting and snow removal.

More than 50 million Americans live in communities governed by associations, including condominiums, cooperatives and homeowners' associations. About 274,000 such communities exist in the U.S. today, up from 10,000 in 1970.

Community associations aim to provide safe, well-maintained living environments, preserve the nature of communities and protect property values. Residents must comply with guidelines set forth in governing documents, which typically address architectural guidelines - for additions, decks and paint colors, for instance - and rules governing issues such as noise, pets and parking.

CAI's brochure, titled "Community Matters - What You Should Know Before You Buy," highlights questions that potential homebuyers should address before buying, such as:

* How much are assessments and how much can they increase?

* Are the architectural guidelines acceptable?

* Are there simmering issues between homeowners and the elected board?

The brochure can be downloaded for free at www.caionline.org/bookstore.cfm.

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