2020
Community Association Fact Book

Part Nine
Community Associations in Other Countries
The **Foundation for Community Association Research** (FCAR) is a nonprofit 501(c)(3) organization devoted to common interest community research, development, and scholarship. Incorporated in 1975, the Foundation supports and conducts research in the community association industry.

FCAR provides authoritative research and analysis on community association trends, issues and operations. Our mission is to inspire successful and sustainable communities. We sponsor needs-driven research that informs and enlightens all community association stakeholders—community association residents, homeowner volunteer leaders, community managers and other professional service providers, legislators, regulators and the media. Our work is made possible by your tax-deductible contributions. Your support is essential to our research.

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- Advancing excellence through seminars, workshops, conferences and education programs, most of which lead to professional designations for community managers and other industry professionals.
- Publishing the largest collection of resources available on community association management and governance, including website content, books, guides, *Common Ground* magazine and specialized newsletters.
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—From *A Declaration of Principles*, jointly adopted by a Committee of the American Bar Association and a Committee of Publishers
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The Community Associations Institute (CAI) is a national nonprofit 501(c)(6) organization founded in 1973 to foster competent, responsive community associations through research, training and education for association leaders and professionals.

The Foundation for Community Association Research (FCAR) is a national, nonprofit 501(c)(3) organization devoted to common interest community research, development, and scholarship. Incorporated in 1975, the Foundation supports and conducts research in the community association industry.
1. Acknowledgement

1.1 General Editor

Clifford J. Treese, CIRMS
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The information in the Community Association Fact Book 2020 was developed with significant assistance from Clifford J. Treese, CIRMS. A member of CAI almost since its inception, Treese is a past president of both CAI and the Foundation for Community Association Research (FCAR). We express our gratitude for his invaluable contributions. He can be reached at clifford.treese@gmail.com.

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1.4 Special Contributors

1.4.1 Hazel Easthope

Dr Hazel Easthope is Scientia Associate professor and Deputy Director of the City Futures Research Centre at the University of New South Wales in Sydney, Australia. Hazel has qualifications in sociology (PhD) and human geography (BA Hons) and has done research in the areas of urban studies and housing. Her research focuses on urban consolidation and the development, management, governance and planning implications of apartment buildings and estates and the lived experiences of their residents. She is a leading researcher in this field, and is regularly consulted by industry, government and peak body organizations in Australia and internationally. Underpinning her research is a deep concern with how to enable people to feel at home in the places where they live.

Hazel Easthope

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1.4.2 Shellei Gaza

Shellei Gaza has more than 15 years of experience in the Community, Owners Association Management, and Real Estate industry in the United Arab Emirates. She has been involved with several markets involving diversified clientele and a wide spectrum of projects offered by several companies from Emaar Community Management to Wasl Properties Owners Association as well as the Luxury Owners Association Management Services – Damac Properties before joining Irtikaz Owners Association Management, Irtikaz Group. She was recognized in 2020 as one of the Most Influential Women in the built environment in Community and Owners Association Management Services and Real Estate and has received recognition both from the companies she works with and from the local authorities. Shellei has a Bachelor of Science in Architecture. Service for people inspired Shellei to enter the world of Community Management along with ensuring people find their home away from home in the UAE.

Shellei Leonor Gaza

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2. Introduction & Summary Statistics for Selected Countries

The U.S. is the only country with three basic types of community associations – condominiums, planned communities and cooperatives. While terminology varies in other parts of the world, many countries have cooperative housing and over 30 countries have some version of condominium housing. This latter fact is not too surprising since the condominium concept was first developed in Europe and not under Roman law. Australia and South Africa have something similar to U.S. planned communities.

Note: Historically, the condominium concept, outside North America, also has been used as effort to resolve boundary disputes between sovereign countries.

Typically, housing legislation needs to be researched country-by-country which sometimes means that English translations are not readily available. Certain international organizations such as the following maintain data on a variety of topics including housing:

- World Bank
- Organization for Economic Development & Cooperation (OECD)
- United Nations Housing Statistics Division
- UN-Habitat
- Eurostat
- European Network for Housing Research
- CECODHAS Housing Europe (2015)

In most cases, however, these organizations do not present community association data in any recognizable form that might be used as a possible comparison to similar U.S. associations. The community association data and information presented next will focus on housing cooperatives and then on condominiums in selected geographic areas. Comparisons that did exist early on often dealt with financing matters.

PRB World Population Data Sheets
Differences in life expectancy across the world
### Table: Selected Countries with Summary Statistics

<table>
<thead>
<tr>
<th>Country</th>
<th>Size (sq.km.)&lt;sup&gt;a&lt;/sup&gt;</th>
<th>Population</th>
<th>All Housing Units</th>
<th>Home Ownership Rate&lt;sup&gt;b&lt;/sup&gt;</th>
<th>Gross Domestic Product</th>
</tr>
</thead>
<tbody>
<tr>
<td>Algeria</td>
<td>2,381,740</td>
<td>43,000,000</td>
<td>8,900,000</td>
<td>NA</td>
<td>$640 billion</td>
</tr>
<tr>
<td>Argentina</td>
<td>2,780,400</td>
<td>45,500,000</td>
<td>12,200,000</td>
<td>68.9%</td>
<td>$922 billion</td>
</tr>
<tr>
<td>Australia&lt;sup&gt;b&lt;/sup&gt;</td>
<td>7,741,220</td>
<td>25,500,000</td>
<td>9,901,496</td>
<td>65.5%</td>
<td>$1.25 trillion</td>
</tr>
<tr>
<td>Austria&lt;sup&gt;i&lt;/sup&gt;</td>
<td>83,871</td>
<td>8,859,449</td>
<td>4,714,000</td>
<td>55.4%</td>
<td>$441 billion</td>
</tr>
<tr>
<td>Belgium&lt;sup&gt;f&lt;/sup&gt;</td>
<td>30,528</td>
<td>11,720,716</td>
<td>5,367,000</td>
<td>71.3%</td>
<td>$523 billion</td>
</tr>
<tr>
<td>Brazil</td>
<td>8,515,770</td>
<td>211,700,000</td>
<td>72,400,000</td>
<td>74.4%</td>
<td>$3.248 trillion</td>
</tr>
<tr>
<td>Cambodia</td>
<td>181,035</td>
<td>16,900,000</td>
<td>NA</td>
<td>85.3%</td>
<td>$64.2 billion</td>
</tr>
<tr>
<td>Canada&lt;sup&gt;b&lt;/sup&gt;</td>
<td>9,984,670</td>
<td>37,694,085</td>
<td>14,072,079</td>
<td>67.8%</td>
<td>$1.774 trillion</td>
</tr>
<tr>
<td>China&lt;sup&gt;b&lt;/sup&gt;</td>
<td>9,596,960</td>
<td>1,394,015,977</td>
<td>460,000,000</td>
<td>90.0%</td>
<td>$25.36 trillion</td>
</tr>
<tr>
<td>Columbia</td>
<td>1,138,910</td>
<td>49,100,000</td>
<td>14,710,700</td>
<td>36.8%</td>
<td>$711.6 billion</td>
</tr>
<tr>
<td>Denmark&lt;sup&gt;i&lt;/sup&gt;</td>
<td>43,094</td>
<td>5,869,410</td>
<td>2,815,045</td>
<td>60.8%</td>
<td>$287.8 billion</td>
</tr>
<tr>
<td>Dubai&lt;sup&gt;f&lt;/sup&gt;</td>
<td>398,129</td>
<td>3,393,167</td>
<td>477,715</td>
<td>NA</td>
<td>$378 billion</td>
</tr>
<tr>
<td>England&lt;sup&gt;d&lt;/sup&gt;</td>
<td>130,400</td>
<td>65,761,117</td>
<td>24,200,000</td>
<td>63.4%</td>
<td>$2.925 trillion</td>
</tr>
<tr>
<td>Finland</td>
<td>338,145</td>
<td>5,600,000</td>
<td>3,124,000</td>
<td>71.1%</td>
<td>$244.9 billion</td>
</tr>
<tr>
<td>France&lt;sup&gt;i&lt;/sup&gt;</td>
<td>643,801</td>
<td>67,848,156</td>
<td>35,425,000</td>
<td>65.1%</td>
<td>$2.856 trillion</td>
</tr>
<tr>
<td>Germany&lt;sup&gt;i&lt;/sup&gt;</td>
<td>357,022</td>
<td>80,159,662</td>
<td>41,446,300</td>
<td>51.7%</td>
<td>$4.199 trillion</td>
</tr>
<tr>
<td>Hungary&lt;sup&gt;i&lt;/sup&gt;</td>
<td>93,028</td>
<td>9,771,827</td>
<td>4,400,000</td>
<td>85.3%</td>
<td>$289.6 billion</td>
</tr>
<tr>
<td>India</td>
<td>3,287,263</td>
<td>1,300,000,000</td>
<td>192,000,000</td>
<td>86.6%</td>
<td>$9.474 trillion</td>
</tr>
<tr>
<td>Ireland&lt;sup&gt;i&lt;/sup&gt;</td>
<td>103,000</td>
<td>350,734</td>
<td>2,022,895</td>
<td>86.0%</td>
<td>$353.3 billion</td>
</tr>
<tr>
<td>Italy&lt;sup&gt;i&lt;/sup&gt;</td>
<td>301,340</td>
<td>62,402,659</td>
<td>25,783,000</td>
<td>72.3%</td>
<td>$2.317 trillion</td>
</tr>
<tr>
<td>Japan&lt;sup&gt;b&lt;/sup&gt;</td>
<td>377,915</td>
<td>125,507,472</td>
<td>60,630,000</td>
<td>61.9%</td>
<td>$5.443 trillion</td>
</tr>
<tr>
<td>Kazakhstan</td>
<td>2,724,900</td>
<td>19,100,000</td>
<td>NA</td>
<td>97.0%</td>
<td>$478.6 billion</td>
</tr>
<tr>
<td>Mexico</td>
<td>1,964,375</td>
<td>126,014,024</td>
<td>35,219,141</td>
<td>80.0%</td>
<td>$2.463 trillion</td>
</tr>
<tr>
<td>New Zealand</td>
<td>268,838</td>
<td>4,900,000</td>
<td>1,600,000</td>
<td>64.5%</td>
<td>$189 billion</td>
</tr>
<tr>
<td>Norway</td>
<td>323,901</td>
<td>5,467,439</td>
<td>2,581,155</td>
<td>81.3%</td>
<td>$381.2 billion</td>
</tr>
<tr>
<td>Poland&lt;sup&gt;d&lt;/sup&gt;</td>
<td>312,685</td>
<td>38,282,325</td>
<td>13,853,000</td>
<td>84.2%</td>
<td>$1.126 trillion</td>
</tr>
<tr>
<td>Russia&lt;sup&gt;b&lt;/sup&gt;</td>
<td>17,098,242</td>
<td>141,722,205</td>
<td>30,557,000</td>
<td>87.3%</td>
<td>$4.016 trillion</td>
</tr>
<tr>
<td>South Africa&lt;sup&gt;e&lt;/sup&gt;</td>
<td>1,219,090</td>
<td>56,463,617</td>
<td>16,662,000</td>
<td>35.0%</td>
<td>$777.2 billion</td>
</tr>
<tr>
<td>Spain&lt;sup&gt;l&lt;/sup&gt;</td>
<td>505,370</td>
<td>50,015,792</td>
<td>25,208,000</td>
<td>77.8%</td>
<td>$1.778 trillion</td>
</tr>
<tr>
<td>Sweden&lt;sup&gt;l&lt;/sup&gt;</td>
<td>450,295</td>
<td>10,202,491</td>
<td>4,795,717</td>
<td>64.1%</td>
<td>$518 billion</td>
</tr>
<tr>
<td>Tunisia</td>
<td>163,610</td>
<td>11,700,000</td>
<td>3,289,900</td>
<td>77.2%</td>
<td>$137.7 billion</td>
</tr>
<tr>
<td>United States&lt;sup&gt;g&lt;/sup&gt;</td>
<td>9,826,675</td>
<td>332,639,102</td>
<td>139,641,000</td>
<td>64.8%</td>
<td>$19.49 trillion</td>
</tr>
<tr>
<td>Vietnam</td>
<td>331,210</td>
<td>98,700,000</td>
<td>26,870,000</td>
<td>90.0%</td>
<td>$648.7 billion</td>
</tr>
</tbody>
</table>

### Table Notes

(a) **Conversion Factors:** 1 km = 0.62 miles and 1 sq. km = 0.386 sq. miles and 1 sq.km = 247.105 acres

(b) **Country Size and Population:** All cites from [CIA World Factbook](https://www.cia.gov) as of population estimate as of July, 2020. GDP is presented as Purchasing Power Parity estimate as of 2017.

(b) **Housing Units:** Australia, [Census QuickStats 2016 Australian Bureau of Statistics](https://www.abs.gov.au/); Canada, as cited and see [Statistics Canada 2011](https://www.statcan.gc.ca); China as cited in #13.10 below; Japan Housing Market; Russia [2015 privatized housing stock](https://www.irena.org); and see [Eurostat](https://ec.europa.eu/eurostat/web/products/database/express)

(c) **Dubai Housing,** sq.km. from Wiki, Dubai population, includes 1,100,000 non-permanent residents, 2015. Dubai is part of the [United Arab Emirates](https://www.uaenewsroom.com). See also [Current Population Statistics](https://www.cia.gov) for 2020. [GDP from Government Statistics](https://www.governmentstatistics.com) and housing from [Dubai Statistics Center](https://www.dubaistatisticscenter.com)
(d) *England and Wales Housing* together with Scotland and Northern Ireland constitute the United Kingdom. Data from various sources: England *dwelling stock in 2018* and Wales *dwelling stock* and population.

(e) *South Africa Housing*, General Household Survey 2018 based on household estimates.

(f) See Housing Europe 2017 and Housing Cooperatives Worldwide for housing in Belgium, Denmark, France. Germany, Hungary, Ireland, Italy, Norway, Poland, Spain, Sweden.

(g) U.S. Housing Inventory Estimate 2019 and see Appendix Six for U.S. Land Use Cover and Alaska data.

(h) Homeownership rates by country are taken from several sources.

► U.S. Homeownership Rate Lost Ground
► Evolution of Homeownership Rates
► Home ownership rate in selected European countries in 2018 and 2019
► No Price Like Home: Global House Prices, 1870–2012

Wikipedia
Trading Economics
HOFINET
https://warwick.ac.uk/fac/sci/eng/elith/publications/all_publications/elith-z04.pdf
3. Housing Cooperatives and Condominiums - General

3.1 Housing Cooperatives

Despite the early use of condominiums in Europe, housing cooperatives have remained a popular choice for ownership housing. During the 2012 U.N. Year of the Cooperatives, there were several publications detailing the use of cooperatives around the world including in the U.S.

Profiles of a Movement: Co-operative Housing Around the World (2012) presents a brief history and selected data for cooperative housing in 22 countries.

Cooperative Housing: A Key Model for Sustainable Housing in Europe (2012) comments on the fact cooperative housing “represents an important part of the housing market in many countries in Europe. For instance, housing cooperatives manage over 3.5 million dwellings in Poland (about 27% of the total housing stock in the country in 2009), about 17% of the total housing stock in the Czech Republic and Sweden, 15% in Norway.” See also CECODHAS Housing Europe for studies of cooperative housing in several countries.

► New Models for Co-operative Housing (2018) Overall, it appears that co-operative housing is a highly accepted and promoted housing model in the Scandinavian countries studied, as co-op housing represents a very high proportion of the total housing stock in Sweden (22.8%), Norway (14%) and Denmark (7.4%). In contrast, Australia has only a very small co-op housing sector, as such housing represents less than 1% (0.6%) of Australia’s total housing stock. Canada’s co-op housing sector is estimated to represent approximately 0.7% of the country’s total housing stock. The significant difference in the relative role that co-op housing plays in each country cannot be ascribed to a single issue. Certainly, both Sweden and Norway experienced high levels of direct government support immediately after the end of the Second World War, but direct government support for housing co-ops in such countries is now on par with that of most other countries studied (very little direct government support). The high prevalence of co-op tenure in the Scandinavian countries is also likely reflective of considerable post-war subsidization. Although co-operative housing enjoys a high incidence rate in some countries, many of the jurisdictions studied still view direct home ownership as the preferred housing vehicle.

<table>
<thead>
<tr>
<th>Table 3-1</th>
<th>Co-operative Housing Characteristics – Selected Countries</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sweden</td>
</tr>
<tr>
<td>% of housing stock defined as “co-op housing”</td>
<td>22.8%</td>
</tr>
<tr>
<td>% of population residing in co-op housing</td>
<td>18.0%</td>
</tr>
<tr>
<td>Equity or non-equity models</td>
<td>equity</td>
</tr>
<tr>
<td>Presence of strong national co-op association</td>
<td>yes</td>
</tr>
<tr>
<td>Financing arrangements for co-op ownership</td>
<td>no</td>
</tr>
<tr>
<td>Direct Government subsidies to co-op housing</td>
<td>no</td>
</tr>
</tbody>
</table>

Most of the data presented above is from 2016 or 2017.

► Housing Cooperatives Worldwide Housing data on nearly 70 countries.
3.2 Condominiums

Housing cooperatives have a long history in Europe in both housing and for business uses. Condominiums in Europe, however, are much newer and not as popular. And, there is no similar aggregate data for European condominiums. Each country has its own condominium act. The cites below are designed to give an evolving and general view of condominiums in other countries.

A Comparison of United States and Foreign Condominiums (1974, 18 pages)


Condominium Housing and Mortgage Lending in Emerging Markets—Constraints and Opportunities (13 pages, 2009)

European Condominium Law (The Common Core of European Private Law (Book 2015, 600+ pages)

Private Communities and Urban Governance: Theoretical and Comparative Perspectives (1st ed. 2016 Edition, 257+ pages)

European Land Registration System for Condominiums (Online)

Co-ownership shares in condominiums – A comparison across jurisdictions and standards (61, pages, 2018)

Volkan ÇAĞDAŞ, Turkey; Erik STUBKJÆR, Denmark; Walter Timo de VRIES, Germany; Cornelius van der MERWE, South Africa; Jesper PAASCH and Jenny PAULSSON, Sweden; Nadja SCHWERY, Switzerland; Hendrik PLOEGER, The Netherlands; Ümit IŞIKDAĞ and Abdullah KARA, Turkey

Guidelines on the Management and Ownership of Condominium Housing (United Nations, 2019, 107 pages)

4. Eastern Europe and Russia: Condominiums

For a look back in time, these two reports below can give some indication of the starting point for housing privatization and condominiums beginning in the 1990s.

► Homeownership and Housing Finance Policy in the Former Soviet Bloc - Costly Populism (2000)

Guidelines for Micro-Statistics on Household Wealth (2013) points to another set of problems arising from housing definitions. For example, see this Note in Chapter 5: “Owner-occupied residences are usually houses or flats/apartments/condominiums. Sometimes owner-occupied apartments/condominiums are owned as part of a co-operative, without occupants having separate title to the individual dwelling in which they live. However, tenants and lodgers do not fulfil the condition for owning their own residence.”
Condominium Housing and Mortgage Lending in Emerging Markets indicates that across “Central and Eastern Europe (CEE) and the former Soviet Union, large-scale privatization of state-provided and owned apartment buildings in the early 1990s resulted in mass owner-occupied housing markets. In addition to the hundreds of thousands of formerly state-owned apartments that have been privatized, construction of new apartments in more recent years has added to the stock of condominiums in these countries. There are now 9 countries from the former Soviet bloc that are members of the European Union; in most of them owner occupancy rates reach 90 percent or above, and at least 75 percent of the urban populations live in owner-occupied apartments (Schweinichen 2006)."

There have been other studies on the privatizing housing in Russia, see A Model of Housing Privatization Decision: The Case of Russia “This study addresses the issue of housing privatization in Russia in the course of the 1990s. Privatization was started to create a housing market in order to efficiently allocate resources in the use and production of housing, and to phase out the state budget financing of housing. The dwellings were offered to their residents free of payment. The objective of this study is to offer a better understanding of the structural components of privatization by formally modeling housing privatization decision from the household point of view. The model is based on a trade-off between certain value of renting and uncertain value of owning. Using the results of the theoretical model, an empirical model of the privatization decision from the point of view of the household is formulated.” As of 2013, even after the massive privatization of housing municipalities in Russia owned 11% of all housing and more in some regions.

The need to off-load housing maintenance directly the apartment buildings played an important role in the use of condominiums. According to Borisova (“Collective Management”): “To expedite complete privatization of residential housing, the government enacted in 2005 a comprehensive Housing Code, which supplied a binding legislative framework for HOAs. In addition the government offered monetary incentives for the creation of HOAs in the form of cost-sharing of capital repairs of apartment buildings with newly established HOAs.”

► Collective Management of Residential Housing in Russia: The Importance of Being Social (2013)
► Transformation in Russian housing: the new key roles of local authorities (2013)
► Social Aspects of Managing Homeowner Associations (2015, focus on Poland)

Despite this mass privatization, searches for condominium or cooperative housing data in either the Russian Federal Statistic Service or in the Department of Housing Policy (which is a subdivision of the central apparatus of the Ministry of Construction, Housing and Utilities of the Russian Federation) does not produce any data despite. By way of background, see

► 100 Years of Mass Housing in Russia (2017)
► The Disappearing Mass Housing of the Soviet Union (2017)

According to a recent study of all housing, Housing Policy of Russia (2017):

Table 1. Proportion of housing stock equipped for various types of utilities in 2015, %

<table>
<thead>
<tr>
<th>Type of utility</th>
<th>water</th>
<th>sewerage</th>
<th>heating</th>
<th>bath/shower</th>
<th>gas</th>
<th>hot water</th>
<th>electric stoves</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>81</td>
<td>77</td>
<td>85</td>
<td>69</td>
<td>67</td>
<td>68</td>
<td>22</td>
</tr>
</tbody>
</table>

Source: www.gks.ru
Presumably, new condominiums in Russia have all the utilities even thought units are small by U.S. Standards:

► Moscow condominium (click on Pushkino for more examples)

Based on data from the Federal Statistic Service Table 7.5 Housing Stock below (November 2018) 24.6 sq.m. per person floor space in housing is 264.8 sq.feet per person.

The Pushkino condominium unit is 386 sq.ft. on the 13th floor of a 17 story highrise in the Moscow Administrative Division (“oblast”).

<table>
<thead>
<tr>
<th>7.15. HOUSING-STOCK</th>
<th>(end-of-year, total dwelling floor space)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total housing stock</td>
<td></td>
</tr>
<tr>
<td>total, min. sq.m.</td>
<td>2492</td>
</tr>
<tr>
<td>average per inhabitant, sq.m.</td>
<td>16.8</td>
</tr>
</tbody>
</table>

Due to the absence of a regulatory and legal act establishing the procedure for state accounting of housing stock in the Russian Federation, of which its state technical accounting (including technical inventory), official statistical information for 2013 - 2015 is compiled from data of local self-governing bodies for the not full range of accounting units.

Calculating data.

5. England and Wales: Commonhold and Cooperatives

Commonhold law became the first major change in English real estate law since 1925. It was introduced in the England and Wales in 2002 and became law in 2004. Commonhold is a mix of Australian strata title law and U.S. condominium law. It was created as an alternative to leasehold real estate law, a predominate form in England and Wales. For a variety of reasons, commonhold has not been successful.

It is best understood in Professor Katharine Rosenberry’s paper, Commonhold Law: Problems and Potential Solutions. Professor Rosenberry is a past president of CAI and was instrumental in the initial development of California’s Davis-Stirling Act.

England was the home to the first modern cooperative founded by the Rochdale Society of Equitable Pioneers in 1844. The Confederation of Co-operative Housing is a primary umbrella organization for a variety of current housing cooperatives.

Families and households in the UK: 2019
- In 2019, there were 19.2 million families, an increase of 0.4% on the previous year, with a 6.8% increase over the decade from 2009 to 2019.
- The number of households grew by 0.9% since the previous year to 27.8 million in 2019, an increase of 6.8% over the last 10 years.
- Married or civil partner couples remain the most common family type in 2019, they represent two-thirds of families in the UK; Northern Ireland (72.6%) has the highest proportion of married or civil partner couples and the lowest proportion of cohabiting couples (9.4%).
• There were 2.9 million lone parent families in 2019, which is 14.9% of families in the UK; London has the highest proportion (19.1%), while the South West of England (10.9%) has the lowest.
• The number of people living alone has increased by a fifth over the last 20 years, driven mainly by increases in men aged 45 to 64 years living alone; Scotland has the highest proportion of one-person households at 35.0%, while London has the lowest (23.9%).
• Households containing multiple families (which represents 1.1% of all households) were the fastest growing type of household over the last two decades, having increased by three-quarters to 297,000 households in 2019.

► United Kingdom Subnational dwelling stock by tenure estimates

<table>
<thead>
<tr>
<th>Country/Region Name</th>
<th>Owner Occupied</th>
<th>Privately Rented</th>
<th>Total</th>
<th>Owner %</th>
<th>Renter %</th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>15,276,733</td>
<td>4,807,635</td>
<td>20,084,368</td>
<td>76.1%</td>
<td>23.9%</td>
</tr>
<tr>
<td>North East</td>
<td>770,359</td>
<td>187,799</td>
<td>958,158</td>
<td>80.4%</td>
<td>19.6%</td>
</tr>
<tr>
<td>North West</td>
<td>2,173,170</td>
<td>522,068</td>
<td>2,695,238</td>
<td>80.6%</td>
<td>19.4%</td>
</tr>
<tr>
<td>Yorkshire and the Humber</td>
<td>1,553,215</td>
<td>443,719</td>
<td>1,996,934</td>
<td>77.8%</td>
<td>22.2%</td>
</tr>
<tr>
<td>East Midlands</td>
<td>1,373,557</td>
<td>390,580</td>
<td>1,764,137</td>
<td>77.9%</td>
<td>22.1%</td>
</tr>
<tr>
<td>West Midlands</td>
<td>1,589,168</td>
<td>439,385</td>
<td>2,028,553</td>
<td>78.3%</td>
<td>21.7%</td>
</tr>
<tr>
<td>East</td>
<td>1,772,401</td>
<td>496,127</td>
<td>2,268,528</td>
<td>78.1%</td>
<td>21.9%</td>
</tr>
<tr>
<td>London</td>
<td>1,824,780</td>
<td>939,200</td>
<td>2,763,980</td>
<td>66.0%</td>
<td>34.0%</td>
</tr>
<tr>
<td>South East</td>
<td>2,705,548</td>
<td>678,925</td>
<td>3,384,473</td>
<td>79.9%</td>
<td>20.1%</td>
</tr>
<tr>
<td>South West</td>
<td>1,723,661</td>
<td>500,705</td>
<td>2,224,366</td>
<td>77.5%</td>
<td>22.5%</td>
</tr>
</tbody>
</table>

For a longer view of housing see A Century of Home Ownership and Renting in England and Wales.

► Cooperative Housing Stock in the United Kingdom

There are 677 mutual housing organizations across the UK with 607 located in England, 41 in Scotland, 26 in Wales and 3 in Northern Ireland for an estimated total number of units of more than 45,000 units of which 35,000 are owned by the cooperatives or mutual housing organizations.

There is no specific legal structure for co-ops in the UK. However, the Co-operative and Community Benefit Societies Act 2014 (formerly the Industrial and Provident Societies (IPS) Act 1965) under which co-ops are incorporated contains statutory protection of the cooperative principles and requires co-ops to comply with the seven internationally adopted co-op principles. There are currently 5 types of housing co-operatives in the UK: (1) ownership housing co-operatives, (2) co-operative and community led stock transfer organizations which have taken over the ownership of council housing in England, Scotland and Wales, (3) tenant management housing co-operatives, (4) short-life housing co-operatives, and (5) self-build housing co-operatives.

► The Cooperative Development Society Ltd/CDS Cooperatives
► Confederation of Cooperative Housing
6. Australasian Data: Australia and New Zealand

- Contributor: Hazel Easthope, Associate Professor, University of New South Wales Sydney

**Australasian Strata Insights 2020 Summary Report & Infographics**
(Prepared by Professor Hazel Easthope, 4 pages, excerpt next)

### WHO LIVES IN APARTMENTS?

- **Residents**: 9% of the population live in apartments
  - 2,200,793 apartment residents
  - 23,717,418 all Australian residents

- **Households**: 13% of households live in apartments
  - 1,117,377 apartment households
  - 8,861,620 all Australian households

- **Country of birth**: Most apartment residents are born overseas
  - Australia 43%
  - China 7%
  - India 5%
  - Other 42%

- **Language spoken**: Half of all apartment residents speak English at home
  - English 50%
  - Cantonese 2%

- **Tenure**: More apartment households rent than are owner-occupied
  - Rented 48%
  - Owned outright 12%
  - Owned with a mortgage 14%
  - Unoccupied 14%
  - Other 15%

- **Age**: Half of all apartment residents are 20–39 years old
  - Under 20 15%
  - 20–39 50%
  - 40–59 20%
  - Over 60 15%

- **Household type**: Many different types of households live in apartments
  - Lone person 25%
  - Couple – no children 24%
  - Couple – with children 14%
  - Group household 9%
  - Single parent 6%

**Community Association Fact Book Editor’s Notes:**

See [CIA World Factbook – Australia & Oceania](#)

See also from the University of New South Wales Sydney, [City Futures Research Centre](#)

- **Australasian Strata Insights 2020 Report & Infographics** (71 pages)
- **Governing the Compact City: The role and effectiveness of strata management Final Report** (204 pages)
- **Governing the Compact City: The Role and Effectiveness of Strata Management in Higher Density Residential Developments**
7. Canada: Condominiums and Cooperatives

7.1 Estimates of Condominium Associations

(1) British Columbia uses the term “strata” for condominium while the other governmental divisions use “condominium.”

(2) See Canadian Mortgage Housing Corporation (CMHC) [CMHC Releases Canadian Housing Observer 2013](#)  

(3) See [Condominiums in Canada, 2016 Census of Population](#)

(4) Number and assessment value of residential properties, by condominium status and residency status, census metropolitan area of Toronto and Vancouver and their census subdivisions1  

[Diagram: Nearly 1.9 million condominiums were occupied by Canadians in 2016]
Other facts: According to the Condominium Authority of Ontario (CAO), as of May 15, 2018, there are 11,000 condominium corporations that filed Condo Returns. Similarly, an October 18, 2018, news report stated that the metro area of British Columbia had 600,000 condominium units with about 130,000 in Vancouver, B.C. Forty percent (40%) of the 1,900,000 condominium units are in Vancouver, B.C. and Toronto, Ontario.

See again this 2016 Infographic which puts 40% of the units in BC and Ontario with another 15% in Montreal for a total of 55%. This means that 45% of the units are elsewhere.

According to local Ontario sources at least 500 condominiums in the Toronto area are 200+ units.

Condominium Estimate:

► 55,000 condominium associations

7.2 Estimate of Planned Communities

1. Canada does have planned communities (sometimes termed master planned communities).

2. These planned communities are not governed by a specific statute unless the planned community contains a condominium. In the U.S., the condominium is regulated by statute. Unlike the U.S. where planned communities are largely residential, Canadian planned communities generally are mixed use (residential + commercial).

3. There is no way to factually estimate the count of planned communities.

4. Nevertheless, across all of Canada using the metro areas with populations of 200,000+, I estimate

► 150 planned community associations

7.3 Estimate of Housing Cooperatives

1. According to a December 2018 CMHC Report Selected Models of Co-operative Housing
Across all of Canada, I estimate housing cooperatives at
2,200 housing cooperative associations

8. South Africa: Sectional Title Schemes and Home Owners Associations

8.1 Sectional Title Schemes: According to one commentator, there are two types of community association arrangements in South Africa. The Sectional Title Scheme is very much like a U.S. condominium whereas the other arrangement – Home Owners’ Association – is very much like a U.S. planned community.

- The Sectional Title Industry in South Africa: Enhancing Accounting and Auditing Practices (2017)
- New accounting and audit requirements for Bodies Corporate (2017)

For Sectional Title Schemes see Sectional Titles Act No. 95 of 1986 and for Home Owners’ Associations see Companies Act No. 71 of 2008

Sectional Title Scheme: Under Sectional Titles Act No. 95 of 1986, in a sectional title scheme the Act confers on an owner the right to the ownership of the interior of the section measured from the median line of the floor, external walls and ceiling and an undivided share in the common property. This could also include a patio, balcony or other projection which is permitted by the Act to be sectionalized. The owner's share in the common property is determined by the participation quota of the unit.

The owner is issued with a title deed in his/her name which is registered in the Deeds Office. An owner therefore owns the section and an undivided share in the common property. The common property therefore consists of the land and those parts of buildings not held by an owner. Part or parts of the common property may be held by an owner as an exclusive use area or areas such as a parking bay, garden, patio or other permitted use which the owner would hold by way of a notarial deed or in terms of the Rules.

8.2 Home Owners’ Association (HOA): Under Companies Act No. 71 of 2008, in a HOA, the owner has full ownership of the plot of land and the buildings thereon. No part of his plot or building is common property. The owner likewise is issued with title deeds in his or her name and registered in the Deeds Office. The owner would have a right in common with other owners as set out in the rules to the use and enjoyment of any land owned by the HOA on which exists the infrastructure services such as streets, walkways, parking, lighting, golf course, and other recreational amenities. The owner is solely responsible for the maintenance, upkeep, repairs, insurance, rates and other outgoings in connections with his or her land and buildings thereon.

The Association of Residential Communities (ARC) is a Chapter of CAI. According to data collected by ARC:

- There are 3 000 Home Owners’ Associations in South Africa.
- There are 56 000 Sectional Title Schemes in South Africa.
- 5 million people reside in organized communities.
- There are 1.9 million homes in organized communities.
- Organized communities take up 8.7 percent of developed land.
- Community managers manage assets in excess of R800 billion.
- Annual levies collected are in excess of R11 billion.
- Property value in organized communities is 27 percent of total residential property in South Africa.
Dubai: Jointly Owned Property

- Contributor: Shellei Leonor Gaza

Community Association Fact Book Editor's Notes: See CIA World Factbook – United Arab Emirates

Dubai & United Arab Emirates – Jointly Owned Property
(Prepared by Shellei Gaza, 11 pages, excerpts next)

Dubai

<table>
<thead>
<tr>
<th>Type of Housing Units</th>
<th>Rural</th>
<th>Urban</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apartments</td>
<td>6,009</td>
<td>575,157</td>
<td>581,166</td>
</tr>
<tr>
<td>Villas</td>
<td>12,823</td>
<td>117,712</td>
<td>130,535</td>
</tr>
<tr>
<td>Attached Villas</td>
<td>1</td>
<td>612</td>
<td>613</td>
</tr>
<tr>
<td>Arabic Houses</td>
<td>396</td>
<td>5,498</td>
<td>5,894</td>
</tr>
<tr>
<td>Part of Arabic Houses</td>
<td>-</td>
<td>727</td>
<td>727</td>
</tr>
<tr>
<td>Room/Rooms</td>
<td>1,353</td>
<td>9,370</td>
<td>10,723</td>
</tr>
<tr>
<td>Collective Household</td>
<td>163</td>
<td>4,065</td>
<td>4,228</td>
</tr>
<tr>
<td>Other</td>
<td>1,076</td>
<td>597</td>
<td>1,673</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>21,821</strong></td>
<td><strong>713,738</strong></td>
<td><strong>735,557</strong></td>
</tr>
</tbody>
</table>

Abu Dhabi (Capital)

Law 3 of 2015 Abu Dhabi Law No 3 of 2015 Concerning the Regulation of the Real Estate Sector in the Emirate of Abu Dhabi

This law introduces key features to the laws regulating multiply owned developments, freehold developments including: the determination of surveyors’ directions to standardise the area measurement methodology used by developers; provisions for the formation of owners’ associations which will hold title to common property within multiply owned developments and be responsible for its repair and maintenance. Unlike Dubai, each owner’s association will have a prescribed form of constitution, and an owner’s association may itself be a member of a higher owner’s association, thereby permitting the registration of ‘layered’ strata schemes; provisions for the title subdivision into ‘units’ and ‘common areas.

Owners’ Union: The Owners’ Union formed pursuant to the provisions of the law to manage and operate the common parts including repair, maintenance, and proper utilisation thereof.

10. Japan: Condominiums

Introduction: For general information, see the Statistical Handbook of Japan 2019

Like most market-based economies, the Laws Relating to Real Estate in Japan can be detailed. The Act on Building Unit Ownership (for condominiums) was established with reference to legislation in Germany (WEG) in 1962. In 1962, there were an estimated 10,000 condominium units. By 1980, there were an estimated 94,3100 condominium units. Major revisions were made in to the Act in 1983 and in 2002.
Growth Continued: In 2008, there were 5.45 million condominium units. By 2011, there were 5,790,000 condominium units in Japan that housed about 14 million people (one in eight people). In 2015, Japan had approximately 6.2 million condominium units. See also a Chart Summary of Condominium Growth between 1980 – 2011.

The following Tables are from Daikyo, a large Japanese real estate company and one of the largest developers of condominiums:

“After condominiums swiftly became common in the 1970s, the annual number supplied exceeded 100,000 units in the 1990s. However, funding to an overheated real estate sector was suppressed following the financial crisis of 2008, with the shortfall causing construction starts to plunge and the supply to drop below the 2007 peak of 227,000 units. Housing demand steadied thereafter, with supply recovering somewhat despite the impact of the Great East Japan Earthquake of 2011.”
Condominium Management:

**White Paper on Land, Infrastructure, Transport and Tourism in Japan, 2019**

According to Ministry of Land, Infrastructure, Transport & Tourism (MLIT):

- To ensure the proper management of condominiums, the MLIT is taking measures aimed at registering condominium managers and ensuring proper business operations in accordance with the Act on Advancement of Proper Condominium Management. As of the end of FY2017, the number of condominium management service entities was 2,001.
- In addition, a Housing Complex Regeneration Manual was developed in March 2018 to promote the regeneration of housing complexes by making use of multi-building condominiums site sales systems and redevelopment frameworks.
- To ensure the proper management of condominiums, the MLIT is taking measures aimed at registering condominium managers and ensuring proper business operations in accordance with the Act on Advancement of Proper Condominium Management. As of the end of FY2017, the number of condominium management service entities was 2,001.
- Moreover, on-site inspections are being conducted and the necessary guidance and oversight is being provided to condominium management service entities in the interest of, among other things, preventing wrongdoing.

**Renovation Issues:** According to a Ministry of Land, Infrastructure, Transport and Tourism (MLIT) 2008 Report, there is a significant need to renovate or reconstruct older units. In particular, the Report indicated that “as many as 730,000 condominium apartments were 30 years old or older as of the end of 2008, and the number will rapidly increase to 2 million by the end of 2020. To utilize existing apartment buildings as high-quality housing stock, the Ministry supports condominium association boards and other parties concerned that work hard for the maintenance and rehabilitation of existing apartments. The ministry also offers support to apartment building rehabilitation projects to meet residents’ needs, including the incorporation of more barrier-free features and seismic upgrades.”

Concern over the aging condominium housing stock has continued to be a major issue, see this MLIT 2010 Report [Japanese Reconstruction Issues in Condominiums](#) and the [Real Estate in Japan Report 2013](#).
See these articles addressing the same theme:

► Japan's 30-year building shelf-life is not quite true 2014  
► The efforts to develop longer life housing with adaptability in Japan 2016  

The reconstruction of condominiums is becoming a serious social problem in Japan. More than 1 million condominium units in Japan were built over 30 years ago, and many of them do not satisfy the current earthquake-resistance standards. However, reconstruction in Japan requires a difficult collective decision-making process, which prevents the efficient redevelopment of older condominiums. This paper aims to examine whether a collective action cost exists for Japanese condominiums.

Japan: Condo management is in need of repairs
Notes: There are two important aspects of this story. See the excerpts next.

Part One – Management & Governance: On Dec. 18, the Supreme Court's petit bench ruled against a man from Fukuoka Prefecture who was suing the management association (kanri kumiai) of his condominium for firing him as its president of the board (rijicho) because the regulations of the association contained no stipulations for dismissal. Lower courts had ruled in favor of the plaintiff, but the Supreme Court thought otherwise and sent the case back to the Fukuoka High Court, implying that the association could fire the man. It is the first time a court has ruled in favor of a management association in such a case and, according to the Nihon Keizai Shimbun (Nikkei) report of the decision, the precedent will have a profound effect on condominium management rules, since it recognizes management associations as holding the primary decision-making power in such matters.

Part Two – Failure to Maintain and Failure to Reserve: The reason the ruling is such a big deal is that presidents of condo associations tend to hire outside contractors and set management fees and budgets and, while associations have to approve such things, presidents usually have the authority to make such decisions by themselves. Now, if a president makes a decision the association doesn't like, they can get rid of him or her.... An article that appeared last May in the weekly magazine Aera described the pitfalls of condo management and the importance of having an engaged management association. The article described a nine-story condominium building in Yokohama that was built in 1973....This is not a rare problem. The life of a condo is considered to be about 40 years. After that, in most cases extensive repairs have to be made, especially with regard to the plumbing. According to land ministry estimates, in 2015 there were 510,000 condo units in Japan that were more than 40 years old. In 2025, that number is estimated to triple. Many of these buildings' management associations have not collected enough money in fees to pay for such repairs, and will likely have to collect a lot more before they can be carried out. As a result, condo owners can suddenly be hit with massive, unexpected bills.

11. China: Condominiums

Legal Issues: In his March 8, 2007 Report entitled, “Explanation on the Draft Property Law of The People’s Republic of China,” Wang Zhaoguo, Vice-Chair of the Standing Committee of the National People’s Congress, set forth the key elements of the Basic Property Law that went into effect in China on October 1st of that year. This new law, an ambitious effort based on many years of formulation and over 10,000 comments, aimed, in part, to help create a “harmonious society.” He further explained that the protection of “private ownership...[and the] condominium right” will also assist in “promoting social harmony.”

© Foundation for Community Association Research
The **Property Law of the People's Republic of China**, as adopted, is approximately 39 pages long with the condominium section found in Part Two, Chapter VI, Articles 70-83.


Recently the evolving pattern of property rights has been examined in urban China by reviewing condominium governance. Certain of the most recent legal discussions of China and condominiums are listed next:

► **A Uniform Condominium Statute for China Based on a Comparative Study of the South African Sectional Titles Act and American Uniform Common Interest Ownership Act** 2008
► **Evolving Property Rights in China: Patterns and Dynamics of Condominium Governance** 2013
► **The Changing Landscape of Condominium Laws and Urban Governance in China** 2017

**Housing:** Given China’s huge population, rapid growth in many sectors as well as its sheer immensity, Chinese housing, condominiums and construction have been the subject of fringe unit owner behavior, poor construction, ghost cities and 22% of units unoccupied. Many who move into new construction do not have a frame of reference as to construction quality. In 2013 and then again in 2014, China has made substantial plans to increase its urban population with some estimates suggesting that nearly 250,000,000 will relocate to cities from rural areas by 2030. According to the [National Bureau of Statistics China](https://www.stats.gov.cn/english/), in 2016:

In 2016, 6.06 million housing units were started to be rebuilt in rundown urban areas nationwide. The number of housing units rebuilt in rundown areas and public rental housing built was 6.58 million. In rural areas of China, among the poverty-stricken households that had their economic status registered at the local governments, 1.58[25] million of them had witnessed their dilapidate houses rebuilt and renovated in 2016.

Housing, especially residential construction, **by 2015**, was 19% of GDP.
In 2019, the investment in real estate development was 13,219.4 billion yuan, up by 9.9 percent over the previous year. Of this total, the investment in residential buildings reached 9,707.1 billion yuan, an increase of 13.9 percent, that in office buildings was 616.3 billion yuan, up by 2.8 percent, and that in buildings for commercial business was 1,322.6 billion yuan, down by 6.7 percent.

In 2019, 3.16 million housing units were started to be rebuilt in rundown urban areas nationwide. The number of housing units rebuilt in rundown areas was 2.54 million. In rural areas of China, among the poverty-stricken households that had their economic status registered at the local governments, 638 thousand[51] of them witnessed their dilapidated houses rebuilt or renovated in 2019.

China has an estimated 460 million housing units. In an OECD 2013 China Working Paper, the gross floor area of all types of housing was 39 billion sq. meters. By 2012, 85% of Chinese housing was owner occupied. Between 2009 -2011 residential fixed capital formation averaged 14% of GDP; only one other OECD country (Chile) has had such a high level of sustained investment in housing.

See also Discussion on China’s Housing Market and The Great Housing Boom of China. Unfortunately, at this time, it is not possible to determine what percent of the housing stock is in a condominium form. Based on this 2013 data below, and including Vacant Units, China has 261,000,000 housing units in cities/urban areas.

The cities are sometimes referred to being in a “Tiered System” of classifications. See also Tiered City System Explained.

As you will note in the Table at #13.1 above, the population and housing data for China is huge even though the geographic area of China is roughly the same as the U.S. According to the China Statistical Yearbook 2017 at Table 2-3 Floating Population – an estimated 245,000,000 to 292,000,000 people simply “float.” This is like saying that 75% to 85% of entire U.S. population is annually on the move.
Appendix One: Basic Types of U.S. Community Associations By Selected Characteristics

Notes: There are links to many of the topics below in the body of the Fact Book 2019.

1. Planned Community

Note: A planned community is a community association that is not a condominium or cooperative. Alternative names include homeowner association (HOA), property owner association (POA), planned unit development (PUD), and townhouse association. As with all types of community association, however, a visual inspection based on architecture can be misleading. The governing documents are determinative.

Key features and terms as follows:

(1) Statutory Basis
In most states, creating a planned community does not require a state enabling statute. To the extent that there is legal guidance or legal constraints on planned community development and operations, it comes from Fannie Mae and Freddie Mac Project Standard requirements. Some planned communities undertake exterior maintenance of the homes and some 10% to 20% of planned communities are insured like a condominium or cooperative.

(2) Common Area
This is everything that is not the home and the lot on which the home is located. The community association owns the common area, and the homeowner’s deed requires mandatory membership in the planned community as detailed in the governing documents that are recorded in the land records. The scope of responsibility between the common area and the homes is usually quite direct in that there is no real property/building interface, as in a condominium or cooperative, between what is common and what is owned by the association. Two homes with a common wall typically are bound by a party wall agreement. Leaving that aside, however, some planned communities have assumed certain exterior maintenance responsibilities while others assumed common area insurance obligations (like a condominium or cooperative).

(3) Unit Owner’s Legal Interest, Mortgages & Equity
It is a real property interest and, hence, similar to a condominium. Generally, there is no right of first refusal when an owner sells their home. Planned communities in manufactured housing are subject to specialized underwriting. Owner’s equity at resale is subject to market forces unless special government or private funding is involved. In some master planned communities with high-valued homes, there are equity recapture formulas similar to New York flip taxes payable to either the association or a related entity. The unit owner should purchase an HO-3 or its equivalent. The sale of a home in a planned community generally is not subject to a right of first refusal although there may be association disclosure requirements apart from real estate disclosures.

(4) Key Allocations
The homeowner’s allocation for expenses, liability and voting can be divided in different ways especially under UCIOA. Usually, annual assessments are calculated by dividing the annual budgeted revenue by the number of homes in the community. There can be a “benefit & burden” allocation. Voting is typically allocated by one vote per home.

(5) Governing Documents & Governance
Governing documents are the Declaration of Covenants, Conditions & Restrictions (CC&Rs) and the Bylaws with the association incorporated under some type of non-business state statute. The planned community comes into existence when the declaration is recorded. The Plat depicts the common area. A Public Offering Statement may be required. Turnover is patterned after condominiums, but it usually is not subject to statute.
The Interstate Land Sales Act may apply for out of state sales. Also, a state may require a registration for out of state sales. Similarly, a state may require a Public Offering Statement (POS).

In most states, the main pressure for governance, management and operations of planned communities criteria comes indirectly from borrowing from condominium legislation and copying parts of Fannie Mae or Freddie Mac Project Standards. As discussed earlier, Master Planned Communities and Large-Scale Associations essentially are planned communities.

- Midtown Terrace Conditions, Covenants, and Restrictions (CC&Rs) (1956)
- Cameron Park Community Service District CC&Rs by Subdivision
- Hiddenbrooke CC&Rs (2009)
- Mountain House Community Service District Master Restrictions and CC&Rs (2002)
- Stoneridge Ranch Master Association CC&Rs (2008)
- CC&Rs Based on Firewise Considerations
- Irvine Homeowners Associations
- Woodbury Community Association

(6) **Owner’s Federal Tax Deductibility**
Deductibility is provided for the unit (home) owner’s payment of their own mortgage interest and real estate taxes. If there is an overlay of a special tax district (STD), then assessments paid to the district usually are tax deductible.

(7) **Planned Community’s Tax Status**
Federal taxes for the association generally are paid under either Section IRC 528 using form 1120-H or under Section IRC 277 using form 1120. Under certain circumstances, planned communities are eligible for classification under IRC 501(c) typically as 501(c)(4) or 501(c)(7). For the most comprehensive discussion of the taxation of all types of community associations, see the Homeowner’s Association Tax Library. State taxation also will apply. Generally, real estate taxes attach only to the unit unless the common areas produce significant revenue, say, from clubhouse rentals, golf courses and so forth.

(8) **Planned Community Finances**
Like condominiums, assessments account for most of the revenue. Since early planned communities have little common property (with amenities) compared to new ones, reserve funds vary substantially and therefore so does interest income. While FASB 972 (and now FASB 606) has financial reporting requirements for planned communities, there is little if any kind of state regulation.

(9) **Planned Community Insurance:**
Planned communities can insure on a master policy basis like a condominium or cooperative. If that approach is used, then the owner would obtain an HO-6. If this planned community is typical, then the unit owner would obtain a HO-3 (or its equivalent) and the association would obtain commercial insurance on the common area.

(10) **FHA Programs**
Basically, there are no FHA programs involving the planned community per se although homeowners may benefit from FHA Section 8, Section 203(b), and Section 203(k). State housing authorities often have their own programs for home mortgages which can be used in planned communities. See also FHA Production Reports, FHA Single Family Loan Performance, FHA Single Family Origination Trends Report and HUD/FHA Single Family Handbook

(11) **Primary Trade/Professional Organization**
This is the Community Associations Institute (CAI).
2. **Cooperative**

Key features and terms as follows:

(1) **Statutory Basis**
Creating a cooperative does not require a state enabling statute. Some states and local governments, like New York and New York City, however, have regulations. Cooperatives are created by conventional real estate transactions although New York state (the location of probably 85% of all housing cooperatives), certain other states, and states with the Uniform Common Interest Ownership Act (UCIOA) provide an enabling framework for cooperatives. A single title-holding entity typically owns the common elements and the unit.

(2) **Common Elements**
This is everything that is not in the unit. The exact scope of the interface between the units and the common elements varies primarily by the plan of development as detailed by the governing document drafter unless If FHA mortgage insurance is involved, then there will be a Regulatory Agreement, a Recognition Agreement. Because there is a single title-holding entity, the cooperative itself usually pays for the blanket mortgage on the building and for blanket real estate taxes for the building.

(3) **Unit Owner’s Legal Interest, Mortgages & Equity**
The unit owner is sometimes called a shareholder, cooperator or member. The owner has a personal property interest in their unit although UCIOA permits enabling a real property cooperative. As a personal property interest, long term amortized mortgages are not available. The individual cooperators may have their own separate mortgages, sometimes called *Share Loans* which are obtained by pledging shares as security. If there is a blanket building mortgage and individual cooperator mortgages, then there also is usually a Recognition Agreement to ensure that both lenders’ and the cooperative’s rights and interests are detailed. Typically, a shareholder has stock. The cooperative association usually has a right of first refusal on admitting a new member without an obligation to purchase the unit if the right is exercised (unlike in a condominium). Cooperatives in manufactured housing are subject to specialized underwriting. Of the nearly 900,000 to 1,100,000 housing cooperative units, around 36% are limited or fixed equity in their resale structure which means that the owner’s ability to capture equity at resale is restricted. In New York, cooperative unit sales also are subject to so-called “flip taxes” whereby the association takes some percentage of the resale proceeds. Equity at resale can be (i) market rate, (ii) limited equity or (iii) fixed equity.

► Shared Equity Housing Cooperatives
► Fannie Mae Share Loan Requirements
► Cooperatives and Condominiums in the New York City Housing Court
► Cooperatives 101 Washington DC
► New York City 2019 Tax Abatement Records, (5137 cooperatives with 252,262 units)

The sale of a home in a cooperative generally is subject to a right of first refusal and there may be disclosure requirements apart from real estate disclosures. See California on Stock Buyback

(4) **Key Allocations**
The cooperator’s allocation for expenses and voting are usually tied to the number of shares owned or some stated membership interest. Allocation of liability may be governed by governing documents.

(5) **Governing Documents & Governance**
These are usually called the Proprietary Lease (or Occupancy Agreement or Membership Agreement) with Bylaws. If FHA mortgage insurance (or a state housing authority) is involved, there will be a Regulatory Agreement and an Information Bulletin. The cooperative always is incorporated. New York has extensive disclosure and regulatory requirements for both cooperatives and condominiums. Turnover from developer control may be subject to FHA or state/local requirements (if any).
HUD/FHA Related
► **HUD Processing Instructions for Refinancing Cooperative Housing Projects under Section 207 pursuant to Section 223(f)**
► **HUD Section 213 Program** and
► **Other HUD Programs for Cooperatives**
► **HUD Forms for Cooperatives** (search by term)

Cooperative Documents
► **The Association of Riverdale Cooperatives and Condominiums Proprietary Lease Revised 8/25/09**
► **Proprietary Lease for Wayfarer Cooperative Association, Inc.**
► **Whispering Pines Homeowners Coop Occupancy Agreement (2013)**
► **Occupancy Agreement River Park Townhouses, Inc.**
► **Aztech Recognition Agreement**

Equity Restrictions
► **Limited Equity Cooperatives: The Non-Economic Value of Homeownership**
► **Walnut House A Limited Equity Cooperative**
► **The Work of the Urban Commons: Limited-Equity Cooperatives in Washington, D.C.**
► **Affordable Housing Cooperatives: Conditions and Prospects in Chicago**

(6) **Owner’s Tax Deductibility**
Federal tax deductibility is provided for the shareholder’s payment of their own (share loan) mortgage interest and real estate taxes (if any) plus the allocable amount of the blanket mortgage interest and blanket real estate taxes. Until 2008, a cooperator’s tax deductibility hinged on the cooperative meeting an 80/20 test — if more than 20% of the cooperative’s revenue came from commercial sources, then the cooperator lost deductibility for their portion of the blanket mortgage interest and real estate taxes. The tax rules have now changed such that this possibility is significantly reduced.

(7) **Cooperative’s Tax Status**
Housing cooperatives are taxed under IRC Section 216 subject to Sub-chapter T rules and they file a form 1120-C. State taxation also will apply. Cooperatives are not eligible for treatment under IRC 501(c). See the Homeowner’s Association Tax Library cited earlier and the National Association of Accountants for Cooperatives.

(8) **Cooperative Finances**
Most revenue is from assessments and interest on reserves. If the cooperative has a FHA insured mortgage, then there are specific financial reporting and reserve funding requirements. If the cooperative is in New York (and not FHA insured), then other standards apply. New York cooperatives also are funded by flip-taxes. New York cooperatives long have required a “flip tax” when a unit is sold, i.e., a percentage of the sale price has to be paid by the seller at closing although some cooperatives require the “tax” from the buyer.

(9) **Cooperative Insurance:**
Cooperatives are insured much like condominiums. A major exception is the area of business income insurance where cooperatives, like rental buildings, need Loss of Rents coverage. A cooperator would purchase an HO-6 for personal protection.

(10) **FHA Programs (also see #(5) just above)**
FHA programs involving housing cooperatives and cooperators include **Section 8, Section 202, Section 203(n), Section 213, Section 221(d)(3) and 221(d)(4)** as well as **Section 221(d)(3) BMIR, Section 236 and other Subsidized Multi-family programs**. State housing authorities may have their own programs. See also FHA Production Reports, FHA Single Family Loan Performance, FHA Single Family Origination Trends Report and HUD/FHA Handbooks.
(11) Primary Trade/Professional Organization
The primary national organization for housing cooperatives is the National Association of Housing Cooperatives. New York has two large cooperative housing organizations, the Council of New York Cooperatives and Condominiums and the Federation of New York Cooperatives and Condominiums. Also, the National Cooperative Bank is influential in many ways besides lending to cooperatives.

3. Condominium:

Key features and terms as follows:

(1) Statutory Basis
Creating a condominium requires a state enabling statute. The condominium is the entity or the association. The unit is the home. Some states have adopted the Uniform Common Interest Ownership Act (UCIOA) which allows for the creation of all three types of community associations (condominium, cooperative and planned community) in a single statute.

(2) Common Elements
This is everything that is not the unit. You cannot have a condominium without common elements. Each unit owner has an undivided interest in the association's common elements as a tenant in common. Unlike a housing cooperative, with a single title-holding entity, condominium common elements cannot be mortgaged because they have no separate existence. Nevertheless, a condominium association can borrow money usually by pledging the assessment (fee) revenue as collateral. The exact scope of the interface between the units and the common elements, however, varies by enabling statute requirements and the plan of development as detailed by the governing document drafter. See (9) following for a brief discussion of condominium insurance.

(3) Unit Owner’s Legal Interest, Mortgages & Equity
The owner is referred to as a unit owner or a homeowner. Unit ownership is a real property interest and hence long term amortized mortgages are available. The association may have a right of first refusal coupled with the obligation to purchase the unit if it objects to the owner’s buyer as long as this objection does not interfere with a mortgagee’s interest, and other state and federal regulations. Condominium associations in manufactured housing are subject to specialized underwriting. The vast majority of condominium units are not subject to equity restriction on resale unless special development funding has been secured.

If an FHA insured mortgage is needed, then HUD in 2019 created two Forms

► HUD 9991 for Single-Unit Approval
► HUD 9992 for Condominium Project Approval
► HUD Project Approval Single Family Condominiums – Federal Register

The sale of a home in a condominium may or may not be subject to a right of first refusal and there may be association disclosure requirements apart from real estate disclosures.

(4) Key Allocations
The unit owner’s allocation for expenses, liability and voting are usually tied to a unit’s percentage ownership in the common elements although other measures are used. In most states, the amount of an owner’s liability for uninsured losses is limited to the owner’s percentage interest in the common elements – a single measure. In terms of flood insurance issues a notable exception to percentage ownership allocation is the manner in which the National Flood Insurance Program (NFIP) views the calculation of flood insurance limits.
Governing Documents & Governance

The governing documents are the Declaration of Condominium and the Bylaws which are recorded in the land records. Other terms and documents such as Trust (only in Massachusetts), Condominium Plan (California) and Master Deed are sometimes used. The condominium comes into existence when the declaration is recorded in the land records. The association usually is incorporated under some type of nonprofit or non-business state statute. The Plat, depicting the units and the common elements typically is a Metes & Bounds survey.

The Interstate Land Sales Act may apply for out of state sales. Also, a state may require a registration for out of state sales. Similarly, a state may required a Public Offering Statement (POS). A municipality may require Property Report for either new construction or a conversion. Most states require that an election among the owners to turn over control from the developer be held when either (or both) a percentage of units is sold or after a specified period of time.

Public Offering Statement Maxwell Woods Condominium
The Cirrus Condominium Property Report 2019 (includes the Declaration of Condominium)

Owner’s Federal Tax Deductibility

Federal tax deductibility is provided for the unit owner’s payment of their own mortgage interest and real estate taxes. If there is an overlay of a Special Tax District (STD), then the STD assessments paid by the owner usually are tax deductible.

Condominium Tax Status

Federal taxes for the association generally are paid under either Section IRC 528 using form 1120-H or under Section IRC 277 using form 1120. Condominiums are not eligible for classification under IRC 501(c). For the most comprehensive discussion of the taxation of all types of community associations, see the Homeowners’ Association Tax Library. State taxation also will apply. Generally, real estate taxes attach only to the unit unless the common elements produce significant revenue, say, from clubhouse rentals, a golf course and so forth.

Condominium Finances

95-98% of condominium revenue comes from assessments with the balance from interest on reserve funds and related income. Condominiums can and do borrow from lenders primarily by pledging their assessments as an account receivable. Except for Florida, Texas and California, few states require that association financial reports be subjected to an independent review or audit. The Financial Accounting Standards Board (FASB) consolidated certain financial reporting requirements in 2009 in Section 972 of its Standards and now using FASB 606. Generally Accepted Accounting Principles (GAAP) require accrual accounting and recommend fund reporting – at a minimum, an Operating Fund and a Reserve Fund. With the exception of a few states, most associations are not subjected to detailed reserve funding requirements. Fannie Mae and FHA have stipulated certain reserve requirements. New Jersey is the only state that provides broad relief from what is termed “double taxation” – the payment for a municipal-type service both in association assessments and property taxes. Several municipalities provide relief for scavenger/garbage collection if paid for by the assessment and by property taxes.

Condominium Insurance

Insuring the condominium is required by statute in every state. The specifics of the required insurance, however, vary considerably. Regardless of the state statutory requirement, the governing condominium declaration for every condominium typically requires levels of insurance, at a minimum, specified by Fannie Mae, Freddie Mac, FHA and/or VA. In terms of property protection, the critical issues typically involve the degree to which both common elements and units are insured. This is discussed in the publications, Community Association Insurance and Community Association Risk Management. A unit owner would purchase an HO-6. Until recently, an HO-6 May not have been required at closing for a mortgage.
(10) **FHA Programs**
FHA programs involving condominiums and unit owners include Section 8, Section 203(b) and Section 203(k). Section 234(c), and Section 234(d) have been withdrawn and effectively are now part of Section 203(b). State housing authorities often have their own programs. The FHA Condominium Processing Guide released on 06-30-2011 requires more detailed specifications if an association can be approved by FHA such that a buyer can obtain FHA mortgage insurance. See also

- FHA Production Reports,
- FHA Single Family Loan Performance,
- FHA Single Family Origination Trends Report
- HUD Handbooks

(11) **Primary Trade/Professional Organization**
This is the Community Associations Institute (CAI).

(12) **Note on Site Condominiums:** A Site Condominium (sometimes called a Land Condominium) is composed of detached single-family homes submitted to a state’s condominium enabling statute. Site condominiums typically are created to accommodate zoning and similar land use regulations.

- HUD Mortgage Insurance Eligibility Including for Site Condominiums
- Michigan Comparison Between Site Condominiums and Platted Subdivisions (Homeowner Associations)

**HUD Single Family Housing Policy Handbook 4000.1** is available as a HTML Page and as a PDF (1081 pages)

[p.171/1091] **(b) Site Condominiums** A Site Condominium refers to: • a Condominium Project that consists entirely of single family detached dwellings that have no shared garages, or any other attached buildings; or • a Condominium Project that: o consists of single family detached or horizontally attached (townhouse) dwellings where the unit consists of the dwelling and land; o does not contain any Manufactured Housing units; and o is encumbered by a declaration of condominium covenants or a condominium form of ownership. Manufactured Housing condominium units may not be processed as Site Condominiums
## Appendix Two: Comparing Community Associations to Other Entities

<table>
<thead>
<tr>
<th>Category</th>
<th>2020</th>
<th>% of Total</th>
<th>% of All Data</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Private Non-Profit Organizations</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1 501(c)(3) Public Charities</td>
<td>1,097,689</td>
<td>69.87%</td>
<td></td>
<td>2016</td>
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<tr>
<td>1.2 501(c)(3) Private Foundations</td>
<td>105,030</td>
<td>6.69%</td>
<td></td>
<td>2016</td>
</tr>
<tr>
<td>1.3 501(c) Other</td>
<td>368,337</td>
<td>23.45%</td>
<td></td>
<td>2016</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,571,056</td>
<td>100.00%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As a Percentage of All Entities: 3.89%

| **2. Governmental Units**       | 2017 |            |               |      |
| 2.1 U.S.                        | 1    |            |               |      |
| 2.2 States                      | 50   |            |               |      |
| 2.3 Local                       |      |            |               |      |
| 1. County                       | 3,031 | 3.40%     |               | 2017 |
| 2. Municipal                    | 19,495 | 21.92%    |               | 2017 |
| 3. Township & Towns             | 16,253 | 18.38%    |               | 2017 |
| 4. School District              | 12,754 | 14.47%    |               | 2017 |
| 5. Special District             | 38,542 | 41.78%    |               | 2017 |
| **Total for Local**             | 90,075 | 90,075    |               | 2017 |
| **Total**                       | **89,055** | 100.00%  |               | 2017 |

As a Percentage of All Entities: 0.22%

| **3. Businesses**              |      |            |               |      |
| 3.1 C or Other Corporations    | 2,146,904 | 5.59%     |               | 2019 |
| 3.2 S Corporation              | 5,186,557 | 13.51%    |               | 2019 |
| 3.2 Partnerships               | 3,946,342 | 10.28%    |               | 2019 |
| 3.3 Nonfarm Proprietorships    | 27,117,163 | 70.62%   |               | 2018 |
| **Total**                      | **38,396,966** | 100.00% |               | 2019 |

As a Percentage of All Entities: 95.01%

| **4. Community Associations**  | 355,000 |     |     | 2020 |

As a Percentage of All Entities: 0.88%

| **Total Entities**             | 40,413,148 | 100.00% |   | 2020 |

### Sources:
1. National Center for Charitable Statistics
   [http://nccs.urban.org/statistics/quickfacts.cfm](http://nccs.urban.org/statistics/quickfacts.cfm)
2. IRS 2019 Data Book
3. Treese, Association Data, Inc., private files
4. FCAR, 2019 Statistical Review
5. 2017 Census of Government
   [https://www.census.gov/programs-surveys/cog.html](https://www.census.gov/programs-surveys/cog.html)
6. IRS Statistics of Income
7. Number of Congregations estimated at 350,000.
   [http://hirr.hartsem.edu/research/fastfacts/fast_facts.html](http://hirr.hartsem.edu/research/fastfacts/fast_facts.html)
8. IRS Nonfarm Proprietorship Data
About Community Associations Institute (CAI)
Since 1973, Community Associations Institute (CAI) has been the leading provider of resources and information for homeowners, volunteer board leaders, professional managers, and business professionals in the 355,000 community associations, condominiums, and co-ops in the United States and millions of communities worldwide. With more than 42,000 members, CAI works in partnership with 64 affiliated chapters within the U.S, Canada, United Arab Emirates, and South Africa, as well as with housing leaders in several other countries including Australia, Spain, Saudi Arabia, and the United Kingdom.

A global nonprofit 501(c)(6) organization, CAI is the foremost authority in community association management, governance, education, and advocacy. Our mission is to inspire professionalism, effective leadership, and responsible citizenship—ideals reflected in community associations that are preferred places to call home. Visit us at www.caionline.org and follow us on Twitter and Facebook @CAISocial.

About the Foundation for Community Association Research
The Foundation provides authoritative research and analysis on community association trends, issues and operations. Our mission is to foster successful and sustainable communities. We sponsor needs-driven research that informs and enlightens all community association stakeholders—community association residents, homeowner volunteer leaders, community managers and other professionals and service providers, legislators, regulators and the media. Our work is made possible by your tax-deductible contributions.

Your support is essential to our research. Visit foundation.caionline.org or email foundation@caionline.org.

For suggestions, additions, or updates to the Community Association Fact Book, please email foundation@caionline.org.
ABOUT THE FOUNDATION FOR COMMUNITY ASSOCIATION RESEARCH

Our mission—with your support—is to provide research-based information for homeowners, association board members, community managers, developers, and other stakeholders. Since the Foundation’s inception in 1975, we’ve built a solid reputation for producing accurate, insightful, and timely information, and we continue to build on that legacy. Visit foundation.caionline.org.

ABOUT CAI

Since 1973, Community Associations Institute (CAI) has been the leading provider of resources and information for homeowners, volunteer board leaders, professional managers, and business professionals in the more than 350,000 community associations, condominiums, and co-ops in the United States and millions of communities worldwide. With more than 42,000 members, CAI works in partnership with 64 affiliated chapters within the U.S., Canada, United Arab Emirates, and South Africa, as well as with housing leaders in several other countries including Australia, Spain, Saudi Arabia, and the United Kingdom.

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The statistical information in this report was developed by Clifford J. Treese, CIRMS, president of Association Data, Inc., in Mountain House, Calif. A member of CAI almost since its inception, Treese is a past president of CAI and the Foundation for Community Association Research. We are grateful for his continuing support of both organizations.

Additional statistical information published by the Foundation for Community Association Research is available at foundation.caionline.org.