

The Public Benefit of Community Associations to Local Municipalities

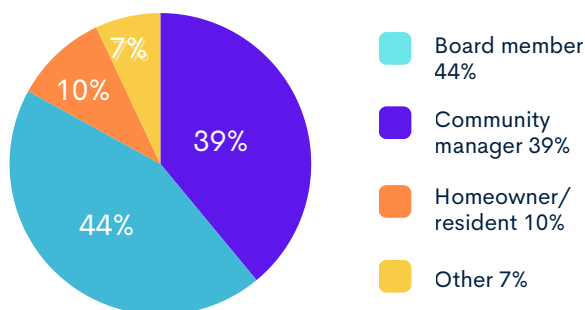
Snap Survey

December 2025

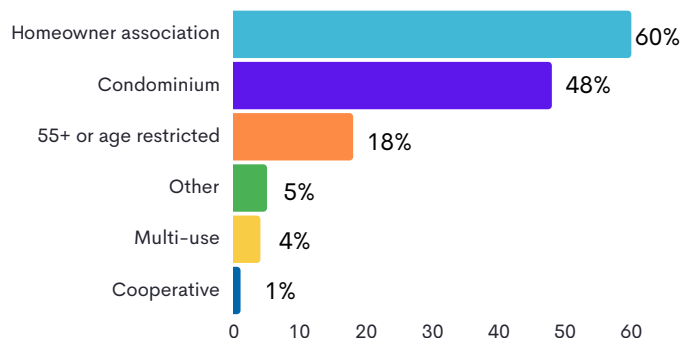
245 Respondents
from 35 U.S. states

About the Respondents

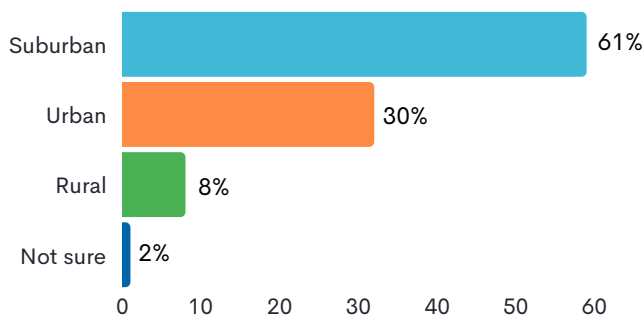
What is your role in the community association housing model?



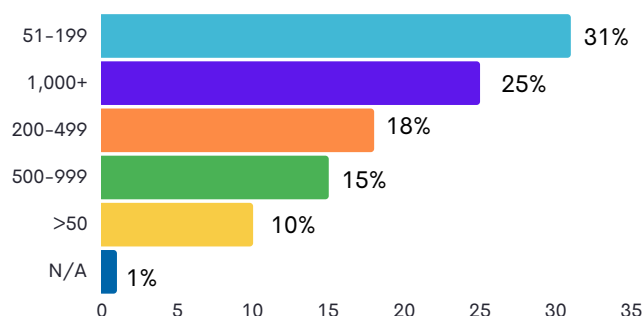
What type of community do you represent?



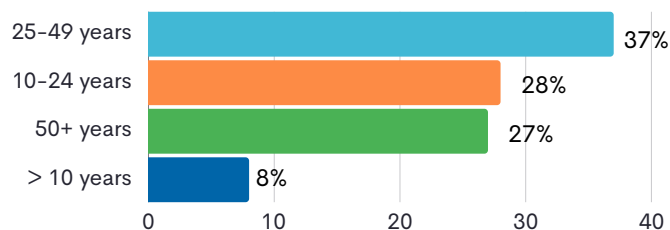
Which best describes the location of your community?



How many residential units/homes are in your community association?



What is the age of your community?



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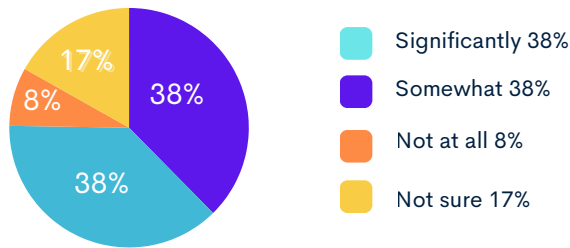
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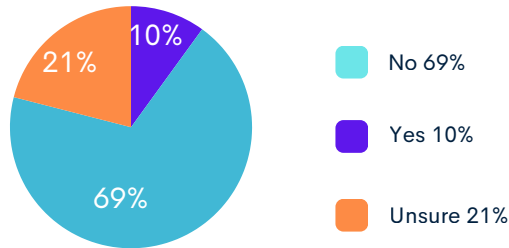
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Community and Economic Impact

To what extent do community associations reduce the financial burden on local governments?



Has your association ever been recognized by a municipality for contributions to the broader community?

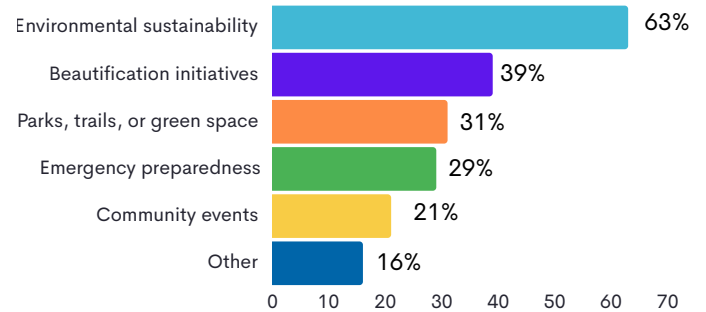


Common Trends

Communities were acknowledged for:

- **Environmental Awards:** Tree preservation, stormwater management, energy efficiency, and water conservation initiatives
- **Beautification Recognition:** Landscaping, beautification, and overall community appearance
- **Safety & Public Service Collaboration:** Neighborhood safety programs and partnerships.
- **Community of the Year Honors:** CAI chapter or local government "Community of the Year" or excellence awards
- **Government Partnerships:** Collaborating with cities, counties, or states on shared amenities, civic engagement, or public projects.
- **Civic & Charitable Contributions:** Community events, festivals, charitable initiatives, and contributions to local culture.

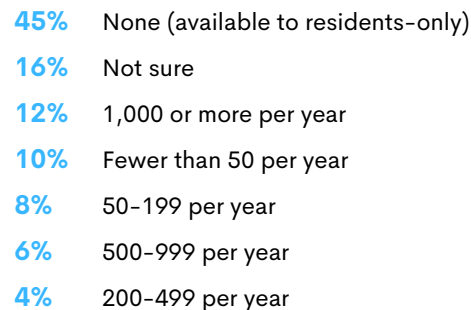
Which of the following community benefits does your association provide that serve residents beyond your boundaries?



Other Common Trends

- Respondents described a range of ways their communities contribute to the public good, including charitable activities such as food drives, school support, and local volunteerism.
- Many offer public or semi-public access to amenities like golf courses, lakes, parks, fitness programs, and community events.
- Several highlighted environmental and safety initiatives, including Firewise participation, water protection, and energy-efficiency efforts.
- Others noted that strong maintenance practices and a large tax-paying resident base provide broader economic and civic value to surrounding neighborhoods.

Approximately how many non-residents benefit from your community's amenities each year? (For example, nearby schools, local residents, or visitors.)



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How does your community association contribute to the local economy?

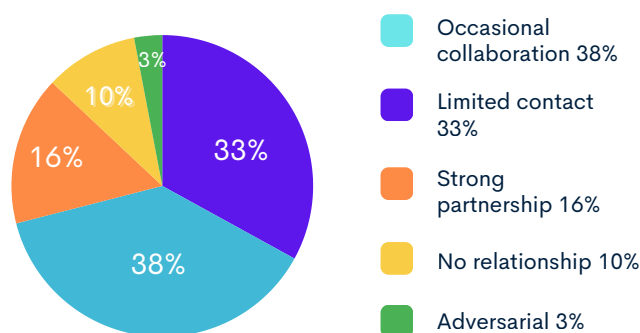
- 90%** Hiring local vendors or contractors for maintenance, landscaping, and other services
- 73%** Supporting local real estate values through community upkeep and amenities
- 25%** Partnering with or promoting nearby small businesses
- 25%** Encouraging residents to shop or spend locally
- 23%** Collaborating with local chambers of commerce, civic organizations, or business associations
- 18%** Featuring or advertising local businesses in community communications
- 16%** Hosting community events or activities that attract visitors
- 10%** We do not currently have programs or initiatives to support local economic activity
- 9%** Providing space or opportunities for local markets, fairs, or pop-up events
- 9%** Other

Other Common Trends

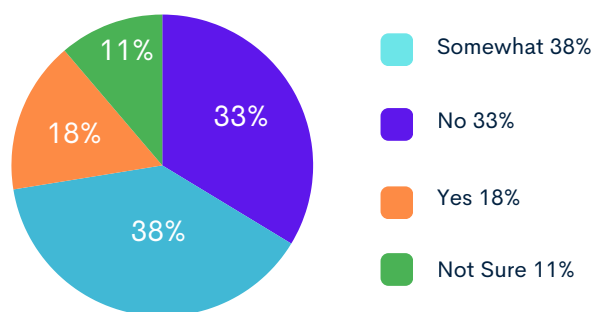
- Community associations reported a wide range of additional contributions to the public good, including environmental sustainability efforts, support for local organizations, youth programs, and public safety initiatives.
- Many also provide economic value through partnerships with local businesses, hosting community programming, and maintaining infrastructure such as private roads and transportation services.
- Several respondents also noted ongoing civic engagement with local governments and participation in community outreach and preparedness programs.

Relationships with Local Government

How would you describe your relationship with your local government?



Do you believe local governments recognize the value and contributions of community associations?



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Relationships with Local Government

Has your community association partnered with your local municipality on any shared initiatives (e.g., infrastructure, emergency management, sustainability)?

- 44% No
- 41% Yes
- 14% Not sure

Common Trends

- Community associations frequently partner with local municipalities on shared initiatives, most commonly in the areas of **emergency management** and **public safety**. Associations reported close coordination with fire departments, police, and emergency management agencies on wildfire mitigation, hurricane preparedness, emergency response planning, Neighborhood Watch initiatives, and first responder training. In many communities, associations function as integral partners in emergency preparedness efforts, particularly where shared risks—severe weather, fire, or public safety—require coordinated planning and response.
- Beyond emergency management, associations also collaborate extensively with municipalities on **infrastructure** and **environmental initiatives**, especially stormwater management, flood control, road and sidewalk improvements, wastewater systems, and utility coordination. Many respondents highlighted joint sustainability efforts, including water conservation, reclaimed water use, energy efficiency, recycling and organics programs, sustainable landscaping, and climate resilience projects such as sea-level rise planning. Collectively, these partnerships underscore the role of community associations as active contributors to local infrastructure, environmental stewardship, and quality-of-life outcomes—working alongside municipalities to manage shared systems, reduce risk, and support resilient communities.

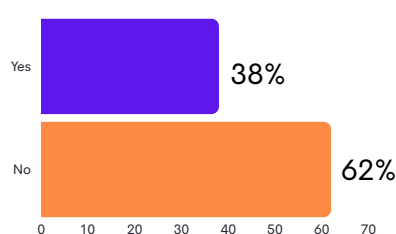
What could municipalities do to better recognize or collaborate with community associations?

- 56% Include community associations in local planning or zoning discussions
- 53% Establish regular communication or liaison meetings with association leaders
- 50% Offer grants, matching funds, or technical assistance for community improvements
- 40% Partner with associations on shared services (e.g., infrastructure, stormwater management, emergencies)
- 39% Create a directory or point of contact for community associations within local government
- 39% Recognize associations' contributions to local quality of life and property values
- 35% Provide guidance, training, or resources on local regulations and compliance
- 4% Other
- 3% Nothing more is needed; our municipality already collaborates effectively

Common Trends

- Respondents indicated that municipalities could improve collaboration with community associations by offering *stronger recognition, clearer support, and more practical engagement*. Key suggestions included greater legislative and regulatory backing for board members who are complying with laws, improved coordination on rules enforcement and public safety (including parking and police presence), and increased acknowledgment of the value HOAs provide as organized partners for communication and community input.
- Many respondents also emphasized the need for *training and education* for board members, particularly on governance, infrastructure responsibilities, and private street maintenance, to help prevent deferred maintenance and protect property values.
- Overall, respondents expressed a desire for municipalities to view community associations as trusted partners and to support them through education, enforcement coordination, and meaningful collaboration.

Have you experienced challenges obtaining municipal support or recognition for privately maintained infrastructure (e.g., road repair, stormwater compliance)?



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Association Functions and Responsibilities

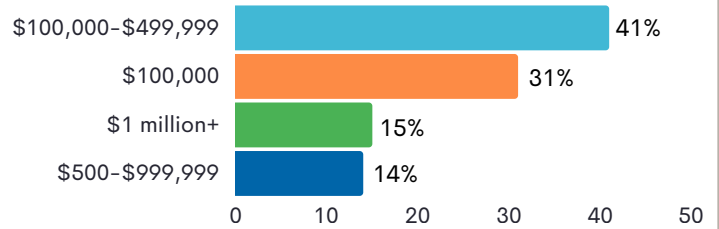
Which of the following services or amenities does your community association provide that might otherwise be handled by a local government?

- 63% Landscaping or open space maintenance
- 57% Street maintenance (paving, repairs, etc.)
- 54% Sidewalk maintenance
- 47% Street lighting and signage (e.g., stop signs, streetlights)
- 46% Stormwater management
- 44% Irrigation systems
- 43% Trash or recycling collection
- 42% Recreation facilities (e.g., pools, sport courts, playgrounds, fitness centers)
- 39% Lake, pond, or shoreline management
- 37% Snow removal
- 31% Parks or green spaces
- 28% Water and sewer systems
- 28% Private security or patrol services
- 26% Bridges or culvert maintenance
- 25% Internet or cable services
- 22% Wildlife or habitat management
- 13% Community gardens
- 9% Other

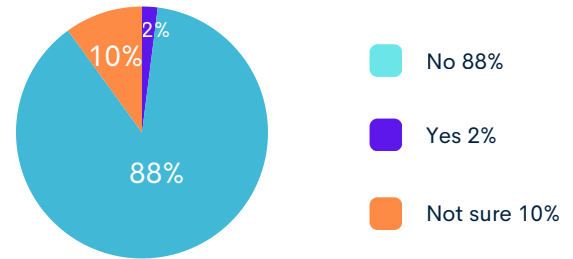
Common Trends

- Many community associations provide government-like services and amenities while receiving limited municipal support, including utilities and infrastructure, public safety and emergency functions, and recreational or environmental amenities.

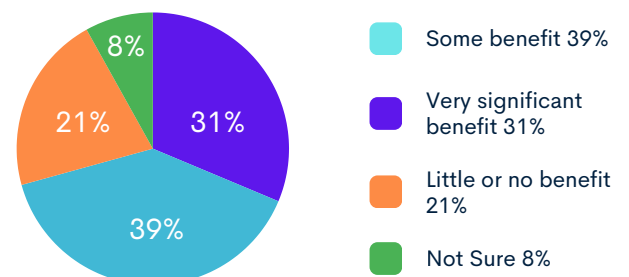
Estimate the annual cost your association incurs for these services:



Does your municipality reduce property taxes or provide any incentives for these privately funded services?



In your opinion, how much value do these services provide to the surrounding municipality?



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Quantifying the Value

What is your association's annual operating budget?

- 37% \$1 million-\$4.9 million
- 30% \$250,000-\$999,999
- 17% \$250,000
- 16% \$5 million+

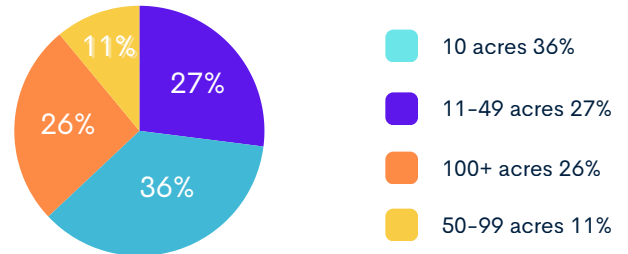
Approximately what percentage of your budget is spent on infrastructure or public-type services?

- 34% 10-25%
- 28% 1-10%
- 28% 26-50%
- 10% More than 50%

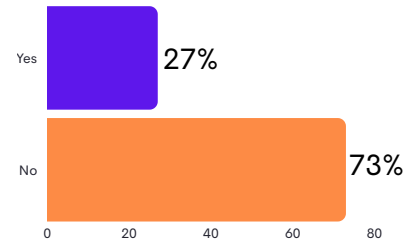
Does your association pay municipal property taxes or fees in addition to your private assessments?

- 51% Yes
- 37% No
- 12% Unsure

Number of acres of land maintained by your community association (including common areas, parks, and stormwater facilities):



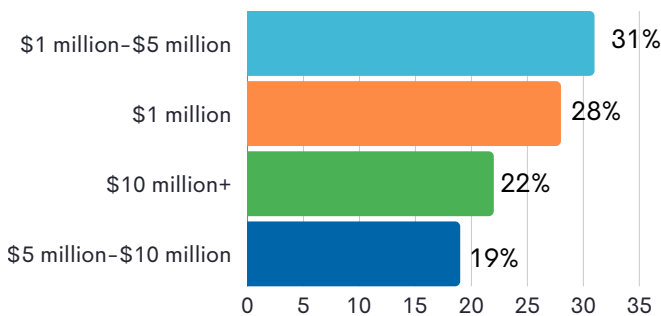
Has your association undertaken any capital projects that benefited the surrounding municipality (e.g., stormwater compliance, traffic calming, pedestrian access)?



Common Trends

- Many community associations have undertaken capital projects that directly benefit surrounding municipalities, with *stormwater management* and *flood mitigation* cited most frequently. Associations reported installing, upgrading, and maintaining storm drains, retention and detention ponds, erosion control structures, pumps, dams, and water treatment features—often absorbing runoff from outside the community or supporting broader watershed and river systems. These projects frequently reduced flooding risk, improved water quality, and protected adjacent neighborhoods, parks, and public infrastructure.
- Respondents also *highlighted transportation, pedestrian, and public-realm improvements*, including road resurfacing and replacement, traffic calming installations, sidewalk and trail construction and maintenance, pedestrian tunnels, lighting and signage upgrades, and landscaping or beautification along public roads and trails. Some associations also cited *wildlife mitigation, open-space conservation, and public safety enhancements* that serve non-residents. Overall, responses demonstrate that community associations regularly invest in capital improvements that deliver tangible public benefits well beyond their property boundaries.

What is the estimated total replacement cost of infrastructure owned/maintained by your community association (e.g., roads, sewers, lights, landscaping):



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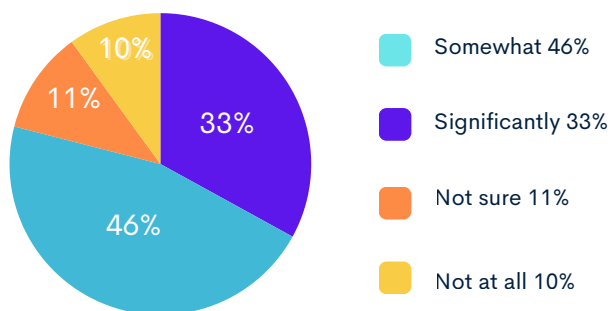
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Quality of Life and Civic Value

In your experience, how much do community associations contribute to residents' sense of community and civic engagement?



Please select the one item on this list you feel is the single BEST thing about living in a community association?

- 31% Property values
- 26% Clean/attractive neighborhood
- 13% Maintenance-free neighborhood
- 7% Safe neighborhood
- 7% Other
- 7% Amenities like swimming pools & tennis courts
- 3% Responsible neighbors
- 2% Everybody knows the rules
- 2% Quiet neighborhood
- 2% Nothing good
- 1% You have a say in the rules

What do you think local officials most often misunderstand about community associations, and what challenges does your community face when interacting with local governments or accessing municipal services?

Common Trends

- Respondents consistently indicated that local officials often misunderstand the role, structure, and public value of community associations, frequently viewing them as apartment complexes, private enclaves, or self-sufficient entities with unlimited resources rather than nonprofit, resident-governed organizations. Many noted that municipalities underestimate the financial and service “offsets” associations provide—including road maintenance, stormwater systems, utilities, security, and code enforcement—while still collecting full property taxes.
- Common challenges include lack of recognition as governance partners, inconsistent access to municipal services (such as trash, policing, traffic enforcement, and snow removal), slow or unclear permitting and inspection processes, and limited understanding of community association legal authority and constraints.
- Respondents also expressed frustration that municipalities shift responsibilities to associations without providing corresponding authority, funding, or collaboration.
- Overall, respondents emphasized that relationships work best when local officials recognize community associations as organized partners in governance and service delivery, not as substitutes for municipal responsibility.

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Broader Implications

If you could share one key message, example, or statistic with local policymakers about the value of community associations, what would it be?

Common Trends

1. Community Associations Save Local Governments Significant Money

"Without community associations, miles of residential roads, stormwater systems, and public spaces would fall back on municipalities to maintain."

2. Associations Protect and Increase the Local Tax Base

"If our association didn't exist, the city would face a massive budget gap."

3. Associations Represent Large, Concentrated Voting Populations

"One decision can affect hundreds or thousands of connected homeowners."

4. Associations Act as De Facto Service Providers

"Associations relieve pressure on understaffed code enforcement departments. They provide faster, localized responses to maintenance and safety issues. They coordinate directly with engineers, contractors, and professionals."

5. Residents Value Their Associations Far More Than Policymakers Assume

"The jokes about HOAs don't reflect reality. Over 90% of our residents are glad they live here."

6. Policymakers Often Regulate Associations Without Engaging Them

"Work with us, not around us."

7. Associations Are Willing Partners—If Recognized as Such

"We are on the same team, serving the same residents."

How could community associations and local governments work together more effectively?

Common Trends

- Respondents overwhelmingly emphasized that consistent, two-way communication is the foundation of effective collaboration. Many called for regular meetings—annual, semi-annual, or quarterly—between local officials and community association leaders, supported by a designated government liaison for associations. Clear points of contact, advance notice of zoning, infrastructure, and policy changes, and better information-sharing about which services are municipal versus association responsibilities were repeatedly cited as simple but impactful improvements. Respondents stressed that communication should occur before crises or conflicts arise, not only in response to them.
- A second major theme was early collaboration and shared planning, particularly around infrastructure, utilities, safety, and long-term capital projects. Respondents encouraged governments to involve associations in planning road repairs, stormwater systems, development impacts, and emergency preparedness, noting that coordinated planning can reduce costs, avoid duplication, and improve outcomes for residents on both sides. Many also suggested cost-sharing, grants, tax abatements, or credits when associations maintain infrastructure or provide services traditionally handled by municipalities.
- Finally, respondents expressed a strong desire for mutual respect, education, and partnership. Community associations want local governments to better understand how associations operate, recognize the role of volunteer boards, and avoid one-size-fits-all legislation developed without association input. At the same time, respondents acknowledged the value of associations being more organized, engaged, and proactive in working with local officials.

The dominant message was clear: community associations and local governments serve the same residents, and working together—through trust, transparency, and collaboration—can strengthen communities and improve quality of life for all.

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