Kentucky

COMMUNITY ASSOCIATION LIVING



$587 MILLION

Annual investment by Kentucky community association residents in maintaining shared infrastructure, amenities, and services—reducing demands on local governments.

9,300 VOLUNTEERS

Kentuckians serve on community association boards each year, providing $10.8 million in volunteer leadership.

4% VALUE PREMIUM

Homes in community associations typically command at least a 4% price premium over comparable homes.

272,000
Kentuckians

112,000
homes

2,500
community associations

Community associations—including homeowners associations (HOAs), condominium associations, and housing cooperatives—are self-governed neighborhoods where homeowners collectively maintain and protect shared property, amenities, and infrastructure.

Homeowners elect volunteer boards to oversee the community's operations and finances. Mandatory assessments fund essential services, maintenance, insurance, reserve savings, and other investments that preserve the community and protect property values.

Representing **more than 51,000 members,** Community Associations Institute (CAI) advocates for public policies that support effective self-governance, responsible community management, and the long-term sustainability of community associations.

> Community associations are a **mainstream** form of housing—not a niche market. **35.2% of all U.S. housing** is located in a community association.

88% say association rules protect or have no negative effect on property values.

63% oppose additional regulation of community associations.

86% rate their community association experience as positive or neutral.

83% always or usually vote in state and local elections; 88% vote in national elections.

SOURCES: *Community Associations Fact Book*, Foundation for Community Association Research, foundation.caionline.org

Clarke & Freedman (2019), *Journal of Housing Economics*

Note: Statistics published are estimates generated from public/private data sources, including the American Community Survey (ACS).

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