Trust & Transparency in Community Associations: What Builds Confidence—and What Erodes It?

New Foundation research explores how communication, governance practices, misinformation, and artificial intelligence influence trust in community association leadership.

BY THE FOUNDATION FOR COMMUNITY ASSOCIATION RESEARCH



Trust is essential to successful community association governance. It influences how residents perceive board decisions, whether they participate in community activities, and how they respond to financial and operational challenges.

But what strengthens trust between homeowners, volunteer leaders, and community association professionals? And what causes it to deteriorate?

The Foundation for Community Association Research's October 2026 Snap Survey, *Trust & Transparency in Community Associations*, explores these questions through responses from 411 participants across 40 states and Washington, D.C., including homeowners, board and committee members, community managers, management executives, and business partners.

The findings reveal a nuanced picture: While many respondents express confidence in community leadership, they also identify opportunities to improve communication, resident involvement, and accountability.

Trust in Leadership: A Mixed but Encouraging Picture

Half of respondents (50%) reported that residents have a great deal or quite a bit of trust in their association's board leadership and decision-making. Another 32% reported some trust. Combined, 82% reported at least some level of resident trust in board leadership.

Confidence also extends to the professionals who support community associations. When asked about information sources, respondents reported high trust in professional advisers (59%), boards of directors (58%), association attorneys (58%), and community managers or management companies (56%).

By comparison, 25% reported high trust in information from other homeowners or residents, and just 15% in unofficial community social media groups. These findings suggest that established leadership and professional expertise remain important sources of trusted information.

> *Most respondents perceive at least some trust in board leadership, yet opportunities remain to strengthen transparency, communication, and resident involvement. Trust requires more than confidence in decisions—it requires understanding how those decisions are made.*

Good Governance Matters—but Opportunities Remain

Respondents generally expressed confidence in the intentions of community association boards. Seventy-six percent agreed or strongly agreed that board decisions serve the community's best interests.

However, agreement was lower for several specific governance practices: 67% said rules are applied consistently and fairly; 66% said residents can access understandable financial information; 64% said residents receive clear explanations of important decisions; 58% said residents have meaningful input before important decisions; and 52% said board members disclose potential conflicts of interest.

These differences highlight an important distinction: Confidence in leadership does not necessarily mean residents perceive every governance practice as transparent or inclusive.

The survey also challenges the assumption that trust is universally declining. Asked how resident trust in board leadership had changed over the past five years, respondents were almost evenly divided: 30% reported an increase, 31% said it remained the same, and 30% reported a decrease.

Misinformation and Communication Are Leading Concerns

Misinformation emerged as the most frequently identified risk to trust.

Forty-six percent identified misinformation or rumors as a leading factor that erodes trust, followed by poor communication (36%) and inconsistent or unfair rule enforcement (33%).

Additionally, 71% reported that misinformation had caused confusion or conflict in their communities at least sometimes during the previous 12 months.

These findings underscore the importance of providing residents with timely, accurate, and understandable information—particularly when associations are navigating difficult decisions involving assessments, maintenance, rules, or community priorities.

What Helps Build or Restore Trust?

The survey identified practical approaches respondents had seen help maintain or rebuild trust. The most frequently selected actions were communicating early and providing regular updates (65%), explaining decisions and alternatives considered (53%), and providing opportunities for resident questions and input (49%). Sharing supporting facts or documentation (29%) and responding promptly to concerns (28%) also ranked among the reported actions.

The message is straightforward: Trust is strengthened not simply by making sound decisions, but by helping residents understand how and why those decisions are made.



Artificial Intelligence Introduces New Questions About Trust

As artificial intelligence becomes more common in community association operations and communications, respondents expressed uncertainty about its potential impact.

Looking ahead two years, 37% expected AI-generated information to weaken trust, compared with 15% who believed it would strengthen trust. Another 24% anticipated no effect, while 25% were unsure.

Human review and verification of AI-generated information ranked first among safeguards at 72%, followed by protecting resident and association data (47%) and keeping people responsible for final decisions (37%). These findings suggest that transparency, human oversight, and accountability will be important considerations as associations adopt AI-enabled tools.

What the Findings Mean for Community Associations

Why Trust Matters for Community Operations

Trust has practical consequences for community associations. Respondents associated low trust with challenges ranging from resident conflict and reduced participation to difficulty recruiting volunteers and resistance to financial decisions. Nearly seven in 10 respondents (69%) reported observing community challenges they believed were connected to low trust during the previous 12 months.

Among respondents identifying such challenges, the most frequently reported included conflict between residents and the board or management (64%), lower participation in meetings or community activities (31%), difficulty recruiting board members or volunteers (30%), resistance to assessment increases or special assessments (25%), and negative social media activity or reputational harm (25%).

These reported connections illustrate how trust can influence participation, volunteer leadership, and an association's ability to address financial and operational needs.

Looking Ahead: Making Trust a Priority

A significant majority of respondents—70%—said strengthening trust is a high or very high priority over the next 12 months.

Written responses reinforced four recurring themes: explaining the reasons behind decisions, listening and responding to residents, building understanding of community association roles and responsibilities, and demonstrating accountability.

Trust is not established through a single policy, meeting, or communication. It develops through ongoing practices that demonstrate openness, fairness, responsiveness, and responsible leadership.

As community associations navigate increasingly complex financial, operational, and technological challenges, trust will remain essential to effective governance. The findings reinforce a simple message: Clear communication, meaningful resident involvement, and consistent accountability are foundational to successful, sustainable communities.

About the Research

The Foundation's October 2026 Snap Survey gathered 411 voluntary responses from participants across 40 U.S. states and Washington, D.C. Findings reflect respondents' experiences and perceptions and may not represent all community associations.

The survey was sponsored by **CommonArea**.

Foundation for Community Association Research
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Explore the Research

Read the full report, watch the Research Minute, and explore shareable infographics.

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