



**CRESTMONT**  
**Homeowners'**  
**Association**

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## **What is the difference between a Homeowners' Association (HOA) and a Community Association (CA)?**

### **Homeowners' Association (HOA)**

#### **An organization created by the Developer:**

- To manage and maintain certain amenities and unique features of a development that the City will not accept responsibility to maintain.
- To have Residents pay an annual fee to the Association through an encumbrance on their property title.
- To ensure a high degree of maintenance of the common amenities, such as entrance signage, certain ornamental parks and ponds, boulevard landscaping and buildings.

#### **Advantages of an HOA:**

- All residents are members and all residents contribute.
- HOAs are mandated to maintain certain community amenities and physical elements installed by the Developer.
- Maintenance preserves certain areas and unique features of the community, which contributes to long-term appeal.

### **Community Association (CA)**

#### **An organization formed by the residents of an area:**

- To support the social, educational, and recreational needs of the community.
- To build connections in the community through volunteer opportunities, events, and programs.
- To act as a community liaison in civic matters (planning and development).
- To plan, develop and maintain community facilities and amenities such as community gardens and skating rinks.

#### **Advantages of a CA:**

- Membership is optional.
- The Board is made up of unpaid volunteers and most CA activities are managed by volunteers.
- Members can volunteer and become involved and connected in the community.
- Members can participate in CA-run events and programs.
- The CA receives development, transportation, and zoning plans from the City and the Developer(s) and may provide feedback on the approval process.
- The CA has direct contact with the Alderman, MLA, Police Liaison Officer, and other government officials.
- The CA can support the addition of new facilities and amenities in the neighbourhood.
- The Federation of Calgary Communities (FCC) provides support to over 200 Community Associations (CAs) in Calgary.

\*Definitions were taken in part from the Federation of Calgary Communities (FCC).