

What Is An Unincorporated Community?

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What does it mean when a town is unincorporated, and what are the pros and cons of living in such a community? Here's what to know before moving into an unincorporated area.

If you're looking for a new home, you might come across a place in an unincorporated community or town. But, what does it even mean when a town is unincorporated? Is living in such an area the same as living in any other place? Are there property tax implications? Here's everything you need to know about moving to and living in an unincorporated community.

Understanding What An Unincorporated Community Is

In the United States, there are two types of major communities: incorporated and unincorporated. Incorporated communities are officially labeled and demarcated via a municipality—such as a city or a town.

Unincorporated communities are not officially considered to be municipal areas of their own accord. They often act as a part of a larger municipality, such as a county or city.

Types of Unincorporated Communities

Most often, when someone thinks of an unincorporated community, they're referring to an isolated, unincorporated town. However, there are a couple of types of unincorporated communities in the US. The following are examples of unincorporated communities:

Communities outside any municipality

This is a phenomenon that usually happens in exceedingly small, rural communities, and is what many think of when they refer to unincorporated communities. It means that you don't have an official town government in place, though infrastructure may exist.

Distinct neighborhoods

Some neighborhoods can be unincorporated communities within a larger community. Usually, these areas are on the outskirts of larger towns or may even be within multiple municipalities' boundaries.

Defunct towns now part of a larger town

Some of the more noteworthy neighborhoods in large towns first started as unincorporated communities or their own towns. When they became financially insolvent, the larger town incorporated them into their municipality.

Different Levels Of Disincorporation

Here's the interesting thing about unincorporated areas—there are differing degrees of them. In the Northeast, almost every community and territory will belong to some municipality at one level or another. In other parts of the country, this isn't the case.

In some parts of the country, communities might not have a legal incorporation within a county or town. Others simply don't have a municipal government below the county level due to "strong county" laws that give counties the right to make laws that are typically reserved for cities.

Unincorporated Towns

Unincorporated towns are fully-fledged towns (or even small cities) that do not have their own local government. They tend to answer to the county, even though they do not have their own elected officials. As a result, they're only bound by their county's laws.

Unincorporated Areas or Communities

An unincorporated community is an area that's either a neighborhood inside a larger city or a completely uninhabited area. Unlike towns, these areas are generally not governed by neighboring towns under the same legal umbrella.

What Does It Mean To Move To A Unincorporated Area?

This can vary from place to place, as well as the overall level of incorporation you're dealing with. Each state has its own definition of what unincorporated means and how it'll affect you. This can range from having little say on how your town is run, to having a hard time reaching the post office. Many don't notice any issues at all.

Pros And Cons Of Living In an Unincorporated Community

Though many people would never notice the difference, there are some serious pros and cons to living in unincorporated areas. These include the following:

- A big perk is that you tend to gain more freedom. Many unincorporated places in Los Angeles balk at the idea of incorporating out of fear of losing their lifestyles. After all, city limits and laws can make it hard to throw bigger parties. With that said, you still have to pay attention to local zoning laws to ensure you're not using your land for the wrong purposes.
- The perk of having lower taxes is commonly reported, too. Small towns have the right to charge taxes and fees for city management purposes.
- Many people find that living in unincorporated areas means they have less legal red tape. We've all heard of towns that had absurd levels of paperwork for almost any home project. Unincorporated communities don't have that on a local level because there's no local government.
- A major pitfall is that you won't have any local government to help you out. If you want to have a local government issue a marriage license or if

you feel like something could be better run, you're out of luck in an unincorporated community.

- Another large pitfall could be a lack of infrastructure. While this is not always true, you might find that the unincorporated community (or area) you choose won't have the same infrastructure level that a typical town may have. This is particularly common in rural areas.
- Unfortunately, mail delivery can get confusing. Unincorporated communities may have struggles with things like using the right zip codes, using the right town name, or even figuring out where you are legally registered to vote. If you're not used to this issue, you should discuss it.
- The biggest pitfall is that you will have less say over the laws being enacted in your area. Everyone in an unincorporated community will still need to answer to county and state rules. If you were hoping to have more of a say regarding the laws in your neighborhood, your vote would count against people from other towns—many of which might not have the same needs as yours. It's food for thought.

Is An Unincorporated Community Right For You?

Choosing to live in an unincorporated community isn't exactly the easiest decision to make. There are a lot of nuances that you need to be aware of when it comes to legal compliance, not to mention subtleties when it comes to the difference between both community types.

The best thing that you can do for yourself and your family is to ask questions. Every single unincorporated community will be different—just

like towns. Some are great places to live, while others are severely underserved by the local government. Like with any other aspect of buying a home, due diligence is a must.

When in doubt, you can always ask a real estate agent for advice as their expertise can prove to be priceless and they'll surely be happy to help.

Unincorporated Communities Bottom Line

Unincorporated communities aren't that common, but they are a great option for people who want more independence. Living in an unincorporated community means you have more freedom as you won't need to worry about strict ordinances and regulations from the town. You'll also enjoy lower property taxes. However, there are some drawbacks of living in unincorporated towns that you'll need to consider, such as fewer services and infrastructure.

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