There are important differences between a homeowner association (HOA) and a civic association.

General comparison [edit]

The following table compares HOAs and civic associations for a selection of topics.

Topic ♦	Homeowner association +	Civic association	Residents association +	Neighborhood association	Property owners association •
Membership requirements	Mandatory membership	Voluntary membership	Voluntary membership	Voluntary membership	Mandatory membership
Violations of regulations	Fines, disable access to amenities, liens, foreclosure	Removal from the association	Removal from the association	Removal from the association	Fines, liens, foreclosure
Size of association	Membership remains constant	Membership fluctuates as members are free to leave or join without restitution	Membership fluctuates as members are free to leave or join without restitution	Membership fluctuates as members are free to leave or join without restitution	Membership remains constant
Maintenance issues	Board of directors of management company handles hired services	Board of directors seeks volunteers to help, then hires services	Board of directors petition local government	Board of directors seeks volunteers to help, then hires services	Board of directors of management company handles hired services
Right to rule	Deed restricted	None	Majority voting block	None	Deed restricted
Entity owns property	Yes	No	No	No	Yes
Can become defunct?	No	Yes	Yes	Yes	No



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