HOMEOWNERS have the right to:
- A responsive and competent community association.
- Honest, fair, and respectful treatment by community leaders and managers.
- Participate in governing the community association by attending meetings, voting, serving on committees, and standing for election.
- Access appropriate association financial books and records.
- Prudent expenditure of assessments.
- Live in a community where the property is maintained according to established standards.
- Fair treatment regarding financial and other association obligations, including the opportunity to discuss payment plans.
- Receive all documents that address rules and regulations governing the community association prior to purchase and settlement and upon joining the community.
- Appeal to appropriate community leaders those decisions affecting nonroutine financial responsibilities or property rights.

HOMEOWNERS have the responsibility to:
- Read and comply with the governing documents of the community.
- Stay informed by attending meetings and reading materials provided by the association.
- Maintain their property according to established standards.
- Treat association leaders with respect and honesty.
- Vote in community elections and on other issues.
- Pay association assessments and charges on time.
- Contact association leaders or managers, if necessary, to discuss financial obligations and alternative payment arrangements.
- Request reconsideration of material decisions that personally affect them.
- Provide current contact information to association leaders or managers to help ensure they receive information from the community.
- Ensure that those who reside on their property (e.g., tenants, relatives, and friends) adhere to all rules and regulations.
- Respect the privacy of community leaders at their homes and during leisure time in the community.

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Community leaders have the right to:
• Expect homeowners to meet their financial obligations to the community.
• Expect residents (homeowners, tenants, and others) to know and comply with the rules and regulations of the community.
• Expect residents to stay informed by reading materials provided by the association.
• Respectful and honest treatment.
• Conduct meetings in a positive and constructive atmosphere.
• Receive support and constructive input from residents.
• Personal privacy at home and during leisure time in the community.
• Take advantage of educational opportunities (e.g., publications and training workshops) that are directly related to their responsibilities and as approved by the association.

Community leaders have the responsibility to:
• Fulfill their fiduciary duties to the community and exercise discretion in a manner they reasonably believe to be in the best interests of the community.
• Exercise sound business judgment and follow established management practices.
• Balance the needs and obligations of the community as a whole with those of individual residents.
• Understand the association’s governing documents, become educated with respect to applicable state and local laws, and manage the community association accordingly.
• Obtain input from residents through open meetings, committees, surveys, and other methods.
• Conduct open, fair, and well-publicized elections.
• Welcome and educate new members of the community.
• Encourage events that foster neighborliness and a sense of community.
• Conduct business in a transparent manner when feasible and appropriate.
• Allow homeowners access to appropriate community records when requested.
• Collect all monies due from homeowners.
• Devise appropriate and reasonable arrangements, when needed and as feasible, to facilitate the ability of individual homeowners to meet their financial obligations to the community.
• Provide a process that residents can use to appeal decisions affecting their nonroutine financial responsibilities or property rights where permitted by law and the association’s governing documents.
• Initiate foreclosure proceedings only as a measure of last resort.
• Make covenants, conditions, and restrictions as understandable as possible, adding clarifying lay language or supplementary materials when drafting or revising the documents.
• Provide complete and timely disclosure of personal and financial conflicts of interest related to the actions of community leaders. (Community associations may want to develop a code of ethics.)

To learn more about how community associations are organized, governed, and managed, see CAI’s Community Association Living: An Essential Guide for Homeowner Leaders, at www.caionline.org/CALiving.