

## Definition of a Community Association

A **community association** is a legal entity in which the owners enjoy the enhancement, maintenance, and preservation of their homes and property.

**A community association has three defining characteristics:**

- 1. Membership in the community association is mandatory and automatic for all owners.** This is unlike other associations whose membership is voluntary.
- 2. Certain association governing documents bind the owner and the association to each other through mandated actions.** These “*mutually binding documents*” also create the automatic lien which provides for severe consequences if the owner fails to pay his or her assessments and other charges.
- 3. Mandatory lien-based assessments (maintenance fees) are levied on each other in order to operate and maintain the community association.**

An assessment (dues) for an owner’s share of the common expenses is a **binding legal obligation** based on the community association’s governing documents. Assessments are binding obligations that the owner cannot avoid. When the unit was purchased, you signed a covenant agreeing to pay assessments every month.

CCHA’s policy on monthly assessments is that they are due on the 1<sup>st</sup> of the month and considered late on the 10<sup>th</sup> and after. A \$25.00 Late Fee is charged on the 10<sup>th</sup>. If dues are 61 days late, they are automatically turned over to the CCHA attorney for Collection. When this happens, the unit owner is subject to more late fines, legal fees, and court costs. The Association has the authority to proceed with a Forcible Entry & Detainer complaint and Evict if assessments are not paid.