



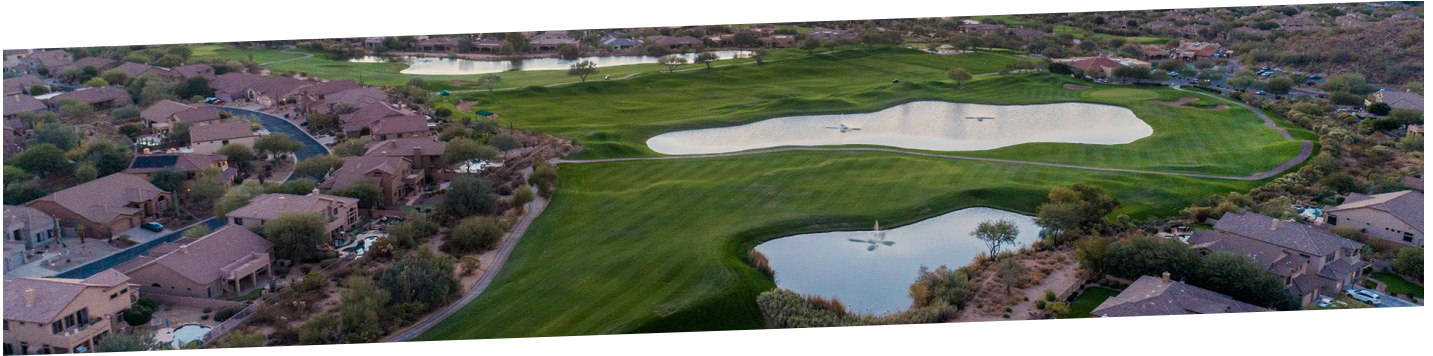
COMMUNITY GOVERNANCE

What Is a *Master* Association?

When people buy a home in a large-scale, master-planned community, they often hear the term “master association” and wonder how it differs from a regular homeowners association, or HOA. In many large communities, the master association works alongside smaller neighborhood associations — often called sub-associations.

A SIMPLE DEFINITION

A master association is the primary governing association responsible for the shared assets, standards, and long-term operations of an overall community.



A master association stewards the shared assets that define a whole community.

WHAT IT DOES

Overseeing what the *entire* community shares

A master association typically oversees the elements that benefit every neighborhood at once. In a large community, these assets serve thousands of residents — so the association maintains them consistently, funds their long-term needs, and preserves the look, feel, and value of the community as a whole.

▲ Entry monuments

▲ Community landscaping

▲ Private roads

▲ Lakes & water features

▲ Trails & parks

▲ Clubhouses

▲ Pools & fitness centers

▲ Lifestyle programming

▲ Security & access systems

▲ Shared infrastructure

HOW IT GOVERNS

Board & governing documents

A master association is governed by a board of directors and operates under recorded governing documents — a declaration of covenants, conditions & restrictions, bylaws, rules, architectural guidelines, and policies. Together these establish the association's authority, define homeowner responsibilities, and outline how assessments are collected and used.

*Now this **feels** like home.*

CCMC · Community Association Management



WHAT IS A MASTER ASSOCIATION?

TWO LAYERS OF GOVERNANCE

Master association *vs.* sub-association

Many master-planned communities have both. The master association governs the community as a whole, while sub-associations govern specific neighborhoods, product types, or sections within the larger development — dividing responsibilities in a way that reflects how each part of the community actually functions.

THE UMBRELLA

Master Association

Governs the community **as a whole** and maintains the assets every resident shares.

- ▲ Main clubhouse & community amenities
- ▲ Trails, parks & lakes
- ▲ Community entryways & monuments
- ▲ Major landscape corridors

THE NEIGHBORHOOD

Sub-Association

Governs a **specific neighborhood** or product type and the services unique to it.

- ▲ Exterior building maintenance
- ▲ Neighborhood landscaping
- ▲ Private streets within the section
- ▲ Insurance for that area

Residents who benefit from community-wide amenities help fund them through the master association. Those who receive additional services in a specific neighborhood may also pay assessments to their sub-association.

WHY IT MATTERS AT SCALE

Structure that keeps a large community *connected*

01

Consistency at scale

A single framework to coordinate maintenance, plan reserves, manage vendors, and enforce shared standards across every neighborhood.

02

Protecting the vision

Communities are designed with a specific lifestyle and experience in mind. The master association carries that vision forward as needs evolve.

03

Clearer decisions

A central place for community-wide priorities — budgeting, vendor oversight, communication, and planning — instead of siloed neighborhood calls.

WHAT HOMEOWNERS SHOULD KNOW

Review these *to stay informed*

If you also belong to a sub-association, you may receive separate assessment statements, follow more than one set of rules, or submit architectural requests through a specific process. Know which association is responsible for which services — and review:

- ✓ Governing documents
- ✓ Assessment obligations
- ✓ Architectural standards
- ✓ Annual budget
- ✓ Reserve information
- ✓ Sub-association responsibilities

▲ THE BOTTOM LINE

The umbrella that helps a community *feel* like one place.

A well-run master association manages shared responsibilities, supports consistent standards, funds community-wide services, and protects long-term value — turning a collection of neighborhoods into a connected, well-managed community where residents feel at home.

PARTNER WITH CCMC

Learn how CCMC helps boards create vibrant, connected, and valuable communities. Visit [CCMC Master Planned Communities](#) for more information.

Let's Create Community Together

*Now this **feels** like home.*

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