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**REDEFINING CIVIC RESPONSIBILITY: THE
ROLE OF HOMEOWNER ASSOCIATIONS
AND NEIGHBORHOOD IDENTITY**

by

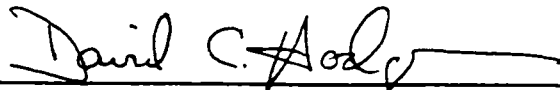
Mark Huyler

**A dissertation submitted in partial fulfillment of the
requirements for the degree of**

Doctor of Philosophy

University of Washington

Approved by



Chairperson of Supervisory Committee

**Program Authorized
to Offer Degree**

GEOGRAPHY

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Doctoral Dissertation

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Abstract

**REDEFINING CIVIC RESPONSIBILITY: THE
ROLE OF HOMEOWNER ASSOCIATIONS
AND NEIGHBORHOOD IDENTITY**

by Mark Huyler

Chairperson of the Supervisory Committee: Professor David Hodge
Department of Geography

This dissertation examines the relationship between civic responsibility and homeowner associations. The dramatic increase in homeowner associations is theorized as part of a societal shift toward a more private and smaller scale of civic responsibility. Both the role of neighborhood identity and the role of the provision of neighborhood services by homeowner associations in establishing an individual's sense of civic responsibility are analyzed. The research was conducted in homeowner associations in Redmond, Washington, a suburb of Seattle. Forty case-study associations are examined based on interviews and surveys with board members. In addition, election results for a series of ballot issues related to issues of civic responsibility are compared with the location of homeowner associations.

The results of this research do not support the claim within the literature that homeowner associations are related to a smaller scale of civic responsibility. There is no indication that homeowner association members have a different sense of civic responsibility for most issues. This research suggests that there is more support for the private provision of only the particular services offered by homeowner associations. For example, if a homeowner association funds a private park then the residents in that association are more likely to support neighborhood versus government funding for such

parks. Homeowner associations do increase the importance of the neighborhood over the individual in decisions regarding the maintenance and use of property. Because the primary motivation for homeowner associations is to maintain the property values in the neighborhood by maintaining the perceived quality of the neighborhood, residents attach significant importance to the neighborhood. Homeowner associations use social pressure, in addition to legal authority, to maintain a quality neighborhood identity based on uniform and stable property values. These efforts to maintain the quality of the neighborhood in this manner reinforce economic and social segregation in these suburban neighborhoods.

This research challenges the theoretical understanding of the relationship between homeowner associations and civic responsibility. Homeowner association members do not appear to have a more private or local sense of civic responsibility compared to residents in other neighborhoods.

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CHAPTER 1: HOMEOWNER ASSOCIATIONS AND INTERPRETATIONS OF CIVIC RESPONSIBILITY

Many political debates encompassing a wide range of issues in federal, state, and local governments revolve around a pair of related questions: “who is responsible?” and “who gets to decide?” These debates range from international issues, such as whether an international entity like NAFTA should control the rules of trade or individual countries should maintain this power, to extremely local issues such as whether a homeowner association or an individual property owner should be allowed to decide what color to paint a house or what height to build a fence. Between these extremes lie many political issues that revolve around these two fundamental questions. Changes in the answers to these questions by political and business leaders and by the public at large have a powerful influence over how society is structured. In recent years there has been a growing focus on strengthening private and local control instead of state or national government programs, countering a previous post-World War II trend towards expanding the role of the federal government. In the past few years, the issue of civic responsibility is evident in national political debates surrounding provision of welfare benefits, control over immigration, and payment of health insurance. In Washington State, the issue of civic responsibility is raised regarding funding for professional sport stadiums, managing population growth, providing public transportation, and siting regional airport facilities. At a local level communities across the country must deal with siting public facilities such as prisons, hospitals, schools, and libraries. While there might be consensus about who is responsible for these issues, the actual location affects the share of the burden or benefit in different neighborhoods or regions. These debates reflect a variety of interpretations of civic responsibility for different problems and issues.

One way civic responsibility is being renegotiated is through the increasingly common phenomenon of homeowner associations. Homeowner associations are private

corporations with responsibilities that traditionally have been held publicly by a local government or privately by individuals and neighbors. It is estimated that over forty million Americans, approximately one out of every seven, now live in neighborhoods with homeowner associations (Community Association Institute 1997). Homeowner associations (HOAs) typically maintain restrictions on the use of houses, exterior property, and land within the neighborhood and often provide services to the members of the association. Homeowner associations provide an additional decision-making and enforcement organization between the scale of the local government and the individual. While these associations are located throughout metropolitan America, they are concentrated in the suburbs of growing metropolitan areas (Dilger 1992, p. 19). In many metropolitan areas, particularly in California, Texas, Florida, New York, and the suburbs of Washington DC, virtually all of the new housing is located in homeowner associations (Knox 1994). Membership in the association is mandatory for all owners within a neighborhood and often involves the payment of dues along with the right to elect representatives to the governing board.

The relationship between homeowner associations and the politics of civic responsibility remains obscure (Dilger 1992). In some ways, HOAs are a smaller form of the political fragmentation associated with suburban governments. Suburban municipalities are often established largely to maintain local control over property taxes, services, and land use policies (Palen 1995). Instead of sharing the civic responsibility for these services with the rest of the metropolitan area, the residents of suburbs assume responsibility only for a smaller, typically more homogeneous, population. Homeowner associations in the suburbs take this process one step further by providing services and administering dues (essentially private taxes) for even more localized services most often for an even more homogeneous population. These private organizations maintain many of the tasks of local government, representing a transfer from the public to the private sphere, changing both the nature and scale of civic responsibility. The rise in HOAs can be understood as both a response to a more local sense of civic responsibility and a

contributing factor in changing people's scale of civic responsibility through the associations' restrictions on land use and provision of services. This research examines the role of homeowner associations in the continual negotiation of civic responsibility in American society.

1.1 DEFINING CIVIC RESPONSIBILITY

As noted above, the term civic responsibility embraces two simple but important political questions “who should decide?” and “who is responsible?” Civic responsibility is the way an individual believes that the power to decide and to be responsible for solving a particular issue or problem should be assigned. For any given issue, a single individual can assign responsibilities to a range of different governments, organizations, or individuals. People can also divide the power over decision making and responsibility between different groups within society. This flexibility demonstrates the considerable variation possible when considering just one issue and one individual. Different individuals potentially will have extremely different understandings of civic responsibility for a given issue, while one individual is likely to have very different understandings of civic responsibility depending on the issue.

It is important to identify two different components of civic responsibility that are addressed in this study. First, the distinction between public and private responsibilities is an important part of the way homeowner associations alter civic responsibility because they are private entities taking on some responsibilities previously held by public governments. At a larger level, this public versus private distinction is the basis for many political debates occurring today, from the provision of health insurance to the setting of residential telephone rates, and the collection of household trash. In this research, the distinction between public and private responsibilities is referred to as the *nature of civic responsibility*. It will become evident through this research that when discussing

homeowner associations, a simple duality between public and private fails to capture the structure of homeowner associations adequately.

A second component of civic responsibility concerns the scale of civic responsibility at which the problem or issue should be addressed. The scale can range from the individual up to an international agency. As mentioned previously, homeowner associations provide an intermediate scale between the individual and the local government. This range from the individual up to larger organizations is referred to as the *scale of civic responsibility*.

There are other ways civic responsibility could be divided, perhaps most notably distinctions within the private sphere between families, religious organizations, friends, co-workers, or ethnic groups. While these groups represent additional ways of assigning responsibility, they are not a primary focus of this research, although they are referenced when appropriate for a particular issue. As with the nature of civic responsibility, clear boundaries between different scales of civic responsibility quickly become difficult to draw, particularly when the responsibilities are split among several different organizations. The complexity of civic responsibility will be outlined through an example of the range of possible interpretations for one issue, providing affordable housing.

1.1.1 AFFORDABLE HOUSING: AN EXAMPLE OF DIFFERENT UNDERSTANDINGS OF CIVIC RESPONSIBILITY

The provision of lower cost housing is necessary in some manner in all metropolitan areas as a basic function of the economic structure. The responsibility for this housing is understood differently depending on an individual's sense of civic responsibility (Downs 1994). Throughout most of the history of the United States, the provision of lower cost housing has been left to market forces, meaning private individuals and firms. During the Great Society programs of the late 1960s and early 1970s, a government-based understanding that low-income housing should be a more

public responsibility emerged, at least measured by the level of provision of public housing. More recently, the trend has shifted back to an emphasis on private housing, with the Department of Housing and Urban Development demolishing some of the most spectacularly failed housing projects and focusing on assisting people to get mortgages for private homeownership. This new approach provides a more complex distinction between public and private responsibilities because the decisions and funding often come from the federal government, while the actual construction and location of housing are left for individuals to find and for private companies to construct. This approach blurs the distinction between public and private responsibilities. In other countries, most notably European countries, there is a different nature of civic responsibility leading to a larger percentage of the housing stock provided publicly.

In the United States, in addition to the changing nature of civic responsibility of low cost housing, there is a wide range of understandings of the scale of civic responsibility. The programs discussed above are federal government programs, while states and local governments are also involved in the construction and siting of low cost housing. Typically, there is a great deal of shared responsibility between these different levels of government, with a great deal of political infighting between governments over control of these decisions. The establishment of zoning ordinances provides a mechanism for local governments to control the location of low cost housing, without directly being involved in the construction of this housing. Through deed restrictions, many developers are able to prevent low cost housing within a particular development, regardless of lenient zoning regulations that might allow more low income housing in the particular area. Homeowner associations, which have the power to limit the way houses can be modified, are designed to prevent a relative decline in property values. Since this decrease in relative property values is an important manner of providing low cost housing, homeowner associations play an important role in strengthening the importance of the neighborhood scale of civic responsibility. Finally, many conservatives and libertarians argue that there is no appropriate role for any public agencies and perhaps not

even private deed restrictions; rather individuals should be responsible for finding housing they can afford wherever they legally can. This argument clearly assigns the responsibility for finding housing to the individual, the lowest scale of civic responsibility.

This example illustrates the complexity and the variety of ways civic responsibility can be understood for just one issue. Both the nature and the scale of civic responsibility vary among individuals and at a societal level over time. Civic responsibility is thus an important component of many different social research questions in a variety of academic disciplines.

1.1.2 RESEARCH AND THEORIES ON CIVIC RESPONSIBILITY

Civic responsibility, as defined in this study, encompasses so many different issues at the heart of much social science research for the past thirty years, that it would be impossible to provide a complete summary of this literature. Since the general concept covers such a wide range of scales and issues, it can be argued that a great deal of research in geography, sociology, political science, and urban planning, either explicitly or implicitly addresses changes in, and the importance of, civic responsibility. In this section, I outline some of the most significant academic concerns regarding civic responsibility, focusing on research that addresses issues as at a local or at least regional scale similar to this study rather than international or national concerns. The literature addressing the importance of and variability in people's perception of civic responsibility is addressed first. A discussion of research focusing on the implications of these differences and changes in the understanding of civic responsibility follows. This section concludes by examining the literature that addresses some of the specific ways either the nature or scale of civic responsibility impacts the political process.

Robert Reich (1991) argued that the most affluent members of society, roughly the wealthiest 20% of the population, now have the capability and desire to live separate

lives from the rest of society. He noted that they live in separate communities and have little interaction with others outside their group in their daily lives. By focusing on meeting their own needs and ignoring the needs of the rest of society, this succession of the successful threatens to divide the United States. Reich's concern is grounded in a changing and smaller scale definition of civic responsibility. This trend towards a smaller scale of civic responsibility is also evident in the more critical work of Mike Davis (1990), who highlighted the growing chasm between the wealthy and the have-nots in Los Angeles, stressing racial as well as class distinctions. Davis emphasized the segregation and fortification of the landscape that serves to isolate the white and wealthy enclaves from the rest of the metropolitan area. These two prominent individuals herald the implications of the changing understanding of civic responsibility.

Issues of civic responsibility were a component of geographic research well before the current emphasis on people's diminishing scale of civic responsibility. One theoretical approach to issues of civic responsibility has focused on social justice. Rawls' (1971) theory of social justice addressed different understandings about equality and fairness within society that form the groundwork for individuals to establish a sense of civic responsibility. Rawls argued that an equality of distribution is the most just system, which means equal societal outcomes are the most important aspect of justice. This argument places civic responsibility at the largest scales of society as opposed to an individual sense of civic responsibility. Rawls' philosophical stand provided a theoretical argument supporting public and large-scale civic responsibility. On a less theoretical and more empirical level, Banfield's (1963) concept of public regardingness stressed the same concern for the degree people feel responsible for others that is emphasized in this study of civic responsibility. Banfield examined how willing individuals are to support programs that provide benefits to others in society, without personally benefiting from the programs. A high degree of public regardingness would indicate a public and large-scale sense of civic responsibility.

Harvey's (1973) work on social justice highlighted his ideological shift that ushered in Marxist analysis into geographic theory. Harvey focused on the urban system and how it maintains inequality between different people in different areas of the city. His stated goal is to eliminate this inequality, and to do so he addressed the need to change the focus of civic responsibility away from the individual, including the extreme step of eliminating private property, for the larger benefit of society. This type of radical change in civic responsibility is extremely different from the trends toward a more private and local civic responsibility that are analyzed in this research. Nonetheless, the issue remains the same, deciding where the responsibility should fall.

Katznelson (1981) built on the work of Harvey by focusing on how civic responsibility in the United States has centered on racial and ethnic ties instead of class or economic ties. Katznelson argued that racial and ethnic ties in the United States have played an important role in both neighborhood segregation and worker segregation, at the expense of class-based associations. Civic responsibility in this case is related to racial and ethnic loyalties, versus class loyalties. This discussion of civic responsibility addressed the broad importance of "who is responsible" and "who gets to decide" expanding it beyond the geographic scales of civic responsibility that are the focus of this research. Despite their different emphases, these works present some of the most important historical precedents to research on civic responsibility.

The distinction between public and private responsibilities has been addressed by many different scholars. Much of the research on homeowner associations originates from an interest in homeowner associations as private governments. Garreau (1988) addressed the rise of homeowner associations, as one of many types of private governments controlling the space of edge cities, given the absence of any unified traditional form of public government. Dilger (1992) and McKenzie (1994) provided a summary of the debate over privatization within the political science discipline over how government services are privatized, which is discussed in section 2.4.1.

In addition, there is considerable debate within geographic research about the importance and disappearance of public space. Mitchell (1995) argued that the loss of public spaces threatens the ability for political protest and limits the freedom of individuals who live entirely within the public space, notably the homeless. Davis (1990) argued that the loss of public spaces in Los Angeles has similar affects on political discourse and limits the ability of individuals in different classes to meet and interact. These debates over public space address the shift in responsibility for control over space from public control or little direct control to private or regulated local government control over the space. These changes in control over space indicate changes in the nature of civic responsibility from public to private responsibility. This literature inspired additional research on homeowner associations by Calderia (1996) and Blakely and Snyder (1997), which is reviewed in section 2.4.2.

Another important component of civic responsibility research focuses on the rising importance of smaller levels of government and control. The fragmentation of control over land use represented by the multitude of small suburban governments has been the source of considerable research on the suburbs (Ostrom 1983; Morrill 1989; Baldassare 1991; Palen 1995). This research suggests that the suburbs themselves are the product of a more local understanding of civic responsibility, because the suburban local government is responsible only to the residents in the smaller jurisdiction. The fragmentation of civic responsibility represented by the proliferation of small suburban governments results in less financial support for the poorer central city, further exasperating the differences between suburbs and the central city. Logan and Molotch (1987) stressed the ability of suburban residents to provide only for themselves without having to support the greater metropolitan area, while still receiving the benefits of the central city and associated metropolitan amenities. Peterson (1981) argued that greater responsibility, particularly over issues of redistribution of resources, need to be held at a larger scale, particularly by federal government. These scholars highlight the importance of changes in civic responsibility on the political process.

This brief summary of some of the most important research trends related to civic responsibility documents the wide breadth of research addressing this concept. Clearly, there is a significant literature, only partially referenced here, that focuses on the variety of issues that compose the broader topic of civic responsibility. The majority of this research does not necessarily use the term civic responsibility, but nonetheless focuses on changes or variation in people's perception of both the scale and nature of civic responsibility.

1.2 RELATIONSHIPS BETWEEN HOMEOWNER ASSOCIATIONS AND CIVIC RESPONSIBILITY

The goal of this research is to understand the connection between suburban homeowner associations and the politics of civic responsibility at both an individual and a societal level. For an individual, living in a particular type of homeowner association could influence both the scale and nature of civic responsibility. For example, a homeowner who pays dues to support a neighborhood park (private – neighborhood scale) or has access to large lawns (private – individual scale) may be less likely to support the maintenance of city parks (public – city scale). At the same time, a household might seek out a particular neighborhood that meets their expectations regarding civic responsibilities. Using the same example, someone that feels that parks should be private, not public responsibilities, may decide to move into a neighborhood where parks are a private neighborhood responsibility. This person may also expect that the neighbors would be more likely to share these views, whether or not that is the case, because they too choose to live in that neighborhood. Significantly, it is difficult to determine whether the decision to live in a neighborhood reflects a particular understanding of civic responsibility or whether the type of neighborhood influences the individual's sense of civic responsibility.

A societal relationship exists between homeowner associations and a consensus around the nature and scale of civic responsibility. As more people live in neighborhoods that provide services previously provided by local governments, it may become more difficult for local or regional governments to continue to provide these same services to other neighborhoods. In some jurisdictions, residents of homeowner associations can reduce their local tax burden by deducting the portion of their dues that are used for services that the city provides to other neighborhoods. These type of changes could result in a changed political climate based on a more local definition of civic responsibility. This changing political climate could in turn influence the types of services offered and the popularity of homeowner associations. As homeowner associations become a more dominant form of residential community, they change or reinforce the meaning of neighborhood identity. This change affects the nature and the scale of civic responsibility as people feel that their neighborhood is a more meaningful community to them than the local town.

Both the individual and the societal relationships between homeowner associations and civic responsibility need to be addressed within the context of contemporary urban America, particularly the process of suburbanization. In this project, two different connections between HOAs and civic responsibility will be highlighted: an amenity-based and an identity-based relationship. The amenity-based relationship exists between the types of services provided by homeowner associations and the related changes in the politics of civic responsibility. The identity-based relationship involves a two-step process: first, between the homeowner associations' structure and restrictions and neighborhood identity, and second between neighborhood identity and civic responsibility. After addressing both the amenity and identity-based relationships at both the individual and societal scale, I focus on the wider political and cultural importance of these relationships in contemporary urban America. Several research questions that emerge from these two relationships between civic responsibility and homeowner associations are outlined below.

1.2.1 THE AMENITY RELATIONSHIP

The amenity-based relationship focuses on the connection between the services provided by a homeowner association and the nature and scale of civic responsibility voiced by the members of the community. This relationship includes variation among homeowner associations based on the amount and type of amenities they provide for their members. In addition, the existence of the association itself could influence people's perception of civic responsibility. The homeowner association, as an intermediate organization between local government and the individual, is itself an amenity in this regard. It provides an additional formal option for addressing issues of concern within a neighborhood that is not available in neighborhoods without homeowner associations.

At the individual scale, a primary question is “are people more likely to see the particular services provided by the association as private responsibilities and neighborhood responsibilities?” Again, private neighborhood parks are a good example of this type of service. The expectation is that residents of neighborhoods with private parks are more likely to consider parks a private neighborhood responsibility. This research question addresses only the particular amenity or service provided not wider changes in the individual's sense of civic responsibility, but it leads to a similar question regarding services not provided by the particular association. Do people living in HOAs, particularly those that provide significant amenities, have a more local and private sense of civic responsibility beyond the particular amenities offered? For example, if people who live in a neighborhood with a park also feel that other services or decisions should be the neighborhood's responsibility, such as funding for schools or deciding whether an individual can operate a business out of their home, it would suggest that there is a broader difference in civic responsibility related to the type of neighborhood or homeowner association. Both of these questions address the individual's understanding of civic responsibility. With these questions, the causality between an individual's civic responsibility regarding parks and their decision to live in a neighborhood with or

without a private neighborhood park cannot be determined without a longitudinal study extending back before they considered moving to the neighborhood.

At a societal level, the question revolves around the renegotiated role of the local government in the provision of services. If a large number of residents of homeowner associations view service provision as a private neighborhood responsibility, how does this affect the ability or demand for local governments to provide these same services to other non-HOA neighborhoods within their jurisdiction? A societal change in civic responsibility is dependent on changes in individuals' understandings of civic responsibility. Regardless of the views of residents, both within and outside associations, does the existence of homeowner associations that provide services impact the ability of local governments to provide these services? This impact could occur through a lessened demand for the services because association members have provided the desired services themselves to themselves or through a lower tax base if associations receive tax deductions for services that they provide.

1.2.2 THE NEIGHBORHOOD IDENTITY RELATIONSHIP

The relationship between homeowner associations and civic responsibility breaks down into two parts: 1) the connection between HOA restrictions and activities and neighborhood identity, and 2) the connection between identity and civic responsibility. For individuals, the question about the connection between the homeowner association and neighborhood identity relates to how people define their neighborhood. Particularly, how important are the existence and restrictions of the HOAs to the strength and type of neighborhood identity? The strength of a neighborhood identity can be interpreted as the level of commitment people feel towards their particular neighborhood, the amount of interaction with neighbors, and the extent that they identify themselves as members of their neighborhood community. These are clearly only some of many possible measures of a sense of community. Suburban neighborhoods are often derided for the lack of a strong neighborhood identity (Suttles 1972; Langdon 1994). The type of neighborhood

identity is associated with the way that the neighborhood is stereotyped or defined, generally in comparison to other neighborhoods in the immediate area. Suttles (1972) argued that this comparative definition of a neighborhood is one of the most basic ways neighborhoods establish and maintain an identity. The neighborhood identity provides a sense of the social status of the residents of the neighborhood both within the neighborhood and to others outside the neighborhood. This research question addresses whether homeowner associations offer a way of achieving a stronger level of identity, either through a stronger sense of community or through a clearer distinction between their neighborhood and other neighborhoods.

At a societal level, the type of neighborhood identity associated with homeowner associations is influential in shaping the way homeowner associations are designed, run, and perceived. The image of the “ideal” suburban neighborhood, which is part of the intention of establishing restrictions of a homeowner association, is part of American ideologies of the suburbs. These suburban ideologies incorporate issues of class difference, gender, race, and landscape aesthetics. These ideologies both produce the particular restrictions of homeowner associations and are redefined or reinforced by these restrictions. The extent to which homeowner associations reinforce these ideologies has an impact on the way suburban communities are identified throughout American society, not just by the members of homeowner associations, leading to the research question “how do HOAs reflect and reinforce ideologies of American suburbs?” The extent to which members of homeowner associations feel the identity of their neighborhood is important and the way that they define a “good neighborhood” are linked to these ideologies and influence most aspects of homeowner associations’ operations.

The second part of the identity-based relationship connects differences in neighborhood identity with different understandings of civic responsibility. At the individual level, the primary questions are “to what extent do people describe their neighborhood as a meaningful scale of civic responsibility?” and “how does the individual's identification with their neighborhood relate to their sense of civic

responsibility?” If people feel more attached to their neighborhood, the expectation is that they would be more likely to consider the neighborhood a more important scale of civic responsibility. The increased importance of the neighborhood could be at the expense of either larger scales such as local governments or smaller scales such as the individual households.

At the societal level, the relationship between neighborhood identity and civic responsibility is linked to the formation of suburban ideologies discussed above. If there are changes in the way people identify neighborhoods, for example an understanding that neighborhoods are and should be homogeneous based on race, lifestyle, or income, then these changes could influence the scale of civic responsibility for all members of the metropolitan area, not just members of homeowner associations and not just residents of the suburbs. This leads to the question “how do changes in the identification with neighborhoods influence the broader understanding of the scale and nature of civic responsibility in American society?”

1.2.3 THE IMPLICATIONS OF CHANGES IN CIVIC RESPONSIBILITY

Finally, the identity-based and amenity-based relationships come together to address the broader social implications of the rise of homeowner associations and changes in civic responsibility. Two important aspects of the suburbanization process that are potentially impacted by these changes are examined. First, the privatization of the creation of neighborhood identity and provision of services has important implications for the way that the public sphere is defined in American society. These implications also include changes in the control over public spaces, and the role of the government. In this way, how does a shift in the sense of civic responsibility affect the wider political discourse regarding the role of government and the importance and responsibilities of democratic citizenship?

In addition to changes in the public and private spheres there are economic and social ramifications regarding the polarization of resources and services within the metropolitan area related to homeowner associations and civic responsibility. While more localized, and thus specialized and somewhat polarized, governments have been a part of the development of suburbs from the start, it is possible that homeowner associations represent an even more fragmented and localized version of social and economic polarization. This smaller scale of responsibility and identity combined with the privatization of the public sphere suggests significant political changes within metropolitan American in relation with increasing prevalence of homeowner associations.

1.3 SCOPE OF THIS STUDY

The research questions outlined above are addressed through a detailed case study of homeowner associations in Redmond, Washington, a suburb of Seattle. The majority of the studies of homeowner associations to date are based on nationwide surveys of managers and board members of associations that are members of the Community Association Institute, a national lobbying organization for homeowner associations (Advisory Commission on Intergovernmental Relations 1989; Dilger 1992; Heisler and Klien 1996; Blakely and Snyder 1997). Members of the CAI are primarily condominiums and larger associations, which typically involve a management company to run the daily operation of the association. Only one of the associations included in this study is a member of the CAI; thus, these associations represent a segment of the association population that has not yet been systematically studied.

Other scholars who have researched the impact of homeowner associations without using national surveys have focused on areas where associations are most concentrated, particularly the southwest (Garreau 1988), California (Caldeira 1996; Blakely and Snyder 1997), and Washington, DC (Knox 1991; Mallett 1993). The Seattle metropolitan area, while experiencing relatively rapid growth in the past twenty years,

has seen a much smaller share of the overall new construction dominated by large-scale associations, although virtually all new developments constructed in the Redmond study area were created with smaller homeowner associations. Thus, this research addresses the role of homeowner associations in an area of the United States that has not seen the concentration of extremely large homeowner associations. The research provides evidence of the extent that the conclusions regarding larger associations in highly concentrated areas are valid for the rest of urban America.

The study area is composed of two Redmond zip codes including both the city of Redmond, with a population of 35,800 in 1990 and the surrounding unincorporated areas of King County with a population of 23,951. This area has seen tremendous growth since the 1960s when Redmond was a relatively small city on the outskirts of the Seattle metropolitan area, and this growth continues through the 1990s. Redmond is a relatively wealthy suburban community with a significant number of residents employed at local high tech companies including Microsoft. There has been tremendous growth in housing, business, and commercial establishments since 1990 census figures.

There are ninety-two homeowner associations in the study area, with a total of 7,793 housing units, approximately 38% of the total number of single-family housing units in the study area. Multi-family housing, including condominiums, is not included in this study. These associations range in size from fewer than ten homes to approximately five hundred. There are no large planned communities of over a thousand or even tens of thousands of homes, common in the suburbs of many rapidly growing metropolitan areas, although two such planned urban developments are in the permitting stage within the study area. The average value of the homes in these associations ranges from \$125,000 to just over \$600,000, with the majority between \$200,000 and \$350,000. Most of the associations are less than twelve years old, with only a handful in existence for more than twenty-five years.

A case study of forty different associations is the basis for most of the analysis. In each of these forty associations, I spoke to one active member of the board, most often the current president or chair of the board. These interviews were on average an hour in length, and most were conducted in person. Surveys (Appendix B) were then distributed to the rest of the board members in these associations, usually through the person interviewed. Two-thirds of the 201 surveys distributed were returned, from thirty-four different associations. These interviews and surveys provide the bulk of the data for the analysis and represent an in-depth systematic local analysis of homeowner associations. In addition to association members, local real estate agents, developers, and government officials were interviewed to understand more about the process behind the creation of these developments. These interviews provide additional verification of the statements by the association board members, and often provide information that was not commonly known by current board members, such as the way associations were originally established and managed by the developers.

Comparisons are also made between voting precincts with high and low percentages of housing units in homeowner associations regarding understandings of civic responsibility based on results of a series of ballot issues, including funding for parks, school voucher programs, charter schools, regional mass transit, and funding for a baseball stadium. These results are analyzed at the precinct level by comparing the percent of housing units within homeowner associations to the support for each measure. This direct comparison of votes on issues relating to civic responsibility with membership in homeowner associations provides a unique way to address broader differences in civic responsibility between residents of homeowner associations and other neighborhoods. A great deal of research has speculated on the likely differences between these neighborhoods (Dilger 1992; Knox 1994; McKenzie 1994), but using only information from individuals active in the associations, it is difficult to gauge the broader impacts. By analyzing election returns on issues related to civic responsibility, this research examines the validity of these theoretical claims.

The combination of these various sources of information provides interconnected interpretations of the importance of homeowner associations and the relationships between these associations and civic responsibility. The detailed and geographically focused nature of this project allows for differences within the associations to be documented and explored without the additional complexity of a wide range of local history and context. In this sense, this case study provides a complement to the research to date on homeowner associations, particularly addressing the issue of civic responsibility. The use of results from ballot initiatives and the focus on smaller associations in a metropolitan area that has not seen dramatic growth in large associations provide evidence to the debate on the impact of homeowner associations that has not been examined.

1.4 OUTLINE OF THIS STUDY

This study is organized into eight additional chapters to address the research questions outlined in Section 1.2. Before addressing the specific research questions, a background in homeowner associations is provided in Chapters 2 and 3. With this study placed in context, Chapters 4 and 5 analyze both the individual and societal aspects of the relationship between homeowner associations and neighborhood identity. The sixth chapter focuses on both the identity and amenity-based relationships between homeowner associations and civic responsibility. The final three chapters address the implications of changes in civic responsibility. Each of these chapters provides additional connections to the literature and outlines how the findings in the chapter address the current understanding of the role of homeowner associations. In addition, the earlier chapters provide input into the analysis of the later chapters, allowing the breadth of the research to expand to cover the related research questions.

Chapter 2 provides necessary background information about homeowner associations before addressing the research questions. A working definition of

homeowner associations and the current distribution of homeowner associations in the United States provide a context for this study. This section is followed by a review of the history of homeowner associations including their roots in restrictive covenants and planned communities as well as the recent development of the modern homeowner association. The chapter concludes with a review and classification of the current academic debates surrounding homeowner associations.

In Chapter 3, the research process and the characteristics of the associations included in this study are described. The research process is described in detail to highlight the complexity involved in obtaining information about homeowner associations. The methodology is presented in its entirety in this chapter, although specific aspects are reviewed in succeeding chapters when different types of data are introduced. The second section of Chapter 3 describes the actual organization and structure of the homeowner associations studied. By comparing these associations to the general national trends discussed in Chapter 2, the similarity and variation within the associations studied are evident. This summary is also important to provide context for much of the analysis in the succeeding chapters, which relies on a basic understanding of the operations of these homeowner associations.

The individual-based connections between the restrictions and activities of homeowner associations and neighborhood identification are the focus of Chapter 4. The chapter addresses two different ways identification with the neighborhood is related to homeowner associations. The first section examines the role that homeowner associations play in establishing a sense of community within the neighborhood, including both informal social activities and formal association responsibilities within the neighborhood. The second section addresses the role that homeowner associations play in providing a particular sense of identity for the neighborhood as a whole.

The broader question of suburban identity is discussed in Chapter 5. This discussion goes beyond the individual connection between the homeowner and their own

community, and focuses on the broader ideological association with a “suburban ideal” community. Based on survey results and interviews, the description and characterization of the neighborhood offers some insight into what people view as a “good neighborhood” where they would prefer to live. The majority of homeowners interviewed and surveyed discussed the importance of maintaining the integrity, quality, and similarity within the neighborhood, primarily in order to maintain property values. This definition of a high-value neighborhood is intertwined with racial and class assumptions that are reinforced throughout the discussion of the role of homeowner associations. Board members’ explanations of the importance of these issues and the role the association plays offer insight into the suburban ideology relating the homeowner association and the identity of neighborhoods.

Chapter 6 focuses specifically on the relationship between homeowner associations and civic responsibility. While the preceding chapters provide an examination of the relationship between the associations and neighborhood identity, this chapter focuses on the link between neighborhood identity and civic responsibility. Survey results are used to compare identification with the neighborhood to the level of civic responsibility. The importance of the existence of homeowner associations is examined using both the voting results on ballot measures and results from board member surveys. The amenity-based relationship is analyzed by comparing different associations based on the board member responses to survey questions regarding civic responsibility.

The seventh chapter addresses the implications of the rise of homeowner associations for the divide between the public and private sphere and sectors. The extent to which homeowner associations represent a privatization of government and in particular the nature of associations’ interaction with the local government is examined. Homeowner associations play an important role in shaping the meaning of citizenship, both within the homeowner association and in the larger society. In addition, the role that homeowner associations play in controlling space, both traditionally public and private

spaces, is examined as one of the most significant implications of homeowner associations.

Chapter 8 focuses on the impact of homeowner associations on levels of segregation and polarization within metropolitan America. The role of gated neighborhoods in particular has come under scrutiny as an indication of the withdrawal of individuals from the wider society. There are several implications of this research on the debate about the role of gated neighborhoods and other fortified landscapes. Finally, the degree to which homeowner associations in general represent a different and renewed form of segregation is analyzed. The chapter concludes with a review of the predicted impacts of homeowner associations on society and the way the results of this study address those issues and concerns.

The final chapter summarizes the primary results of the research and both the theoretical and societal implications of these findings. This research questions some of the strongest critiques of homeowner associations and demonstrates the limitations of previous approaches to the study of homeowner associations. The implications of homeowner associations for suburban neighborhoods and wider changes in civic responsibility are examined.

CHAPTER 2: THE HISTORY AND STUDY OF HOMEOWNER ASSOCIATIONS

Before addressing the relationships between homeowner associations (HOAs) and civic responsibility, it is necessary to understand how homeowner associations have developed and how they are organized. This chapter is divided into four sections that provide the necessary review of homeowner associations as well as a summary of four different theoretical concerns regarding the proliferation of homeowner associations. The first section defines the different types of homeowner associations as well as highlighting the structure and responsibilities of these associations. The current geographic distribution and growth of homeowner associations, based on nationwide surveys of associations, is presented in the second section. The history of homeowner associations is summarized in the third section, from the roots of associations in planned communities and restrictive covenants through the widespread development of associations in the 1980s and 1990s. The final section focuses on four major theoretical concerns: the privatization of government, the fortification of the landscape, segregation and polarization, and suburban landscape design.

2.1 DEFINITIONS AND CHARACTERISTICS OF HOMEOWNER ASSOCIATIONS

There are three major types of homeowner association with different legal definitions, responsibilities, and organizational structures. These three different types of associations are defined and characterized in the first part of this section. In the following sections, the general structure of homeowner associations as they exist in most of the United States today is described. There is considerable variation in the details of the organizational structure among different associations; however, these general descriptions provide an outline of the most common characteristics, against which the associations studied can be compared. In addition, the most common association

responsibilities are highlighted because they play a particularly important role in the relationship between homeowner associations and civic responsibility.

2.1.1 DEFINING THE VARIETY OF HOMEOWNER ASSOCIATIONS

Homeowner associations, also called community associations or residential community associations, have three legal characteristics that distinguish them from other neighborhood-based associations (McKenzie 1994, p. 19). First, HOAs have mandatory membership, based on the purchase of property within the neighborhood. The voluntary decision to belong to the association occurs with the purchase of the property and there is no option for an individual to cease their membership without selling the property. Individual property owners become members of the association based on the transfer of the deed to the property to the owner. Membership is directly linked to the ownership of a particular property and cannot be transferred or cancelled by the property owner.

Second, the association owns common property so that all members of the association have shared ownership of this property. The common property might include little more than cul-de-sac islands in a single-family neighborhood. In many cases though, the common property also includes a park, the area that borders the entrance to the neighborhood, greenbelts or other natural vegetation areas including wetlands, and drainage basins. Large associations might also include common facilities on the property, including golf courses, community centers or club houses, pools, tennis courts, private roads, walls around the community, and gates or guardhouses. In condominiums, one type of homeowner association, the entire building is owned as common property including all of the land and the structure.

Third, the property and members of homeowner associations are subject to the rules established in the restrictive covenants and governing documents of the association that are enforced by other residents. These governing documents are referenced in the property deeds and are legally binding on all members of the neighborhood and other

users of the property within the association. These rules are established by the neighborhood's developer before any of the houses within the neighborhood have been purchased.

Three types of associations meet the criteria listed above but operate slightly differently and are legally distinct. In the first type of association, condominiums, individuals have legal ownership of their housing unit. This ownership does not include the building itself, but rather the space within a particular unit in the building. The building and grounds are owned in common by the association, as a corporation. The second type of association, a cooperative, is similar to a condominium in many ways. The distinction is that the corporation owns the entire building and the individual members are tenants with leases that grant them the right to occupy a particular unit. These members are the owners of the corporation and thus jointly own the entire property including all of the individual units. Cooperatives are legally distinguished from a condominium by how the responsibility for the mortgage is assigned. The third type of association is a planned community, also called a planned unit development. These associations can include either townhouses or detached single-family homes. The distinction is that each individual property owner owns the land and the building on the land. The association owns some separate property within the neighborhood, although the association maintains control over the use of the individually owned land through the covenants attached to the property deeds (Community Association Institute 1997). The homeowner associations researched in this study were all planned communities, not cooperatives or condominiums.

2.1.2 THE STRUCTURE OF HOMEOWNER ASSOCIATIONS

Homeowner associations are generally incorporated as not-for-profit corporations. As a corporation, the governing documents of the association include the original articles of incorporation and the association bylaws. These documents are written and filed by the developer of the neighborhood, often shortly after the initial development is planned and

before the first property owners purchase one of the lots within the neighborhood. In addition, the covenants, conditions, and restrictions (CC&Rs), that explain the role of the homeowner association as well as the restrictions on the use of the property, are legally attached to the entire neighborhood, generally when the property is first subdivided. These three documents provide the legal basis for homeowner associations. All of the documents are drafted by the developer, as the developer is the sole owner within the neighborhood at the outset. These documents can later be modified by the association members; however, the required number of votes for modifications is generally more than a simple majority and in some cases requires unanimous support from the members of the association.

The developer usually runs the association until nearly all of the lots are sold, at which time the management of the association is turned over to a board of directors, elected by the members of the neighborhood. These directors are then legally responsible for the association's business and in most cases are restricted from being financially compensated for their service as board members. The size of the board varies, but most associations have from three to nine board members. The board has the authority to delegate responsibilities to committees of other members, employees of the association, and outside agencies such as management companies, security companies, and landscaping contractors. The only other official committee established in most governing documents is the architectural control committee, also called the architectural review committee. In some cases, this committee is completely independent from the board, and in other associations, it is appointed by the board.

As mentioned in the previous section, membership in the association is mandatory for all property owners. Since membership is directly associated with property ownership, it is possible for some individuals who own more than one lot, most commonly the developer or a builder, to have more than one vote in association elections for board members or changes to the governing documents. When property is owned by more than one individual, there is still only one membership and they must decide

together how to vote. People renting houses within the neighborhood do not gain the authority to vote, although they may pay the assessments to the owner and be given rights to use the services and amenities within the association. The responsibilities of membership include following the restrictions established in the covenants and the payment of assessments. Each member has the right to vote on changes to the covenants, the election of board members, and, in some associations, approval of the budget. In addition, members have access to the facilities within the association.

2.1.3 THE RESPONSIBILITIES OF HOMEOWNER ASSOCIATIONS

The responsibilities of associations vary greatly, but at a minimum they include the maintenance of the common property, the collection of assessments, and the enforcement of the CC&Rs. The relative importance of maintaining the common property varies depending on the nature of the common land. Within condominiums, the maintenance of the buildings and grounds is a significant component of the association's overall responsibility. In these associations, there are often management companies or full-time employees who are responsible for overseeing the care of the building and grounds. Similarly, planned community associations, that maintain large facilities such as golf courses or community centers, might require a significant investment in the common property. Many smaller associations have only landscaping and insurance costs for the common property, which might include a small park or land surrounding the entrance to the neighborhood.

The board of directors is responsible for the collection of assessments, also called dues in many associations. In some cases, the collection process is handled by a management company or employed bookkeeper. In smaller associations, the treasurer is generally responsible for the collection process. In addition to monthly or annual dues, associations may periodically have special assessments to cover particular expenses. These special assessments often require a vote of the entire membership but once approved they are legally binding for all members of the association. It is the

responsibility of the board to ensure that all members have paid their assessments. The association has the legal authority to place a lien on the property of delinquent homeowners as well as revoking their rights to use the common facilities and to vote. Homeowner associations generally charge the same dues for all properties within the development, although some condominiums charge varying rates depending on the size of the unit.

Enforcement of the CC&Rs is most often the responsibility of the architectural control committee (ACC). In many associations, homeowners are required to submit plans for any exterior changes to their house to the committee before beginning any modification. The details and formality of this approval process vary greatly between associations. In addition, the ACC or the board has the authority to enforce other covenants and to determine how they will be enforced. Some common violations that associations handle include illegally parked boats and recreational vehicles and failure to maintain lawns or landscaping to established association standards. Some boards might become involved in negotiating disputes between neighbors, although this depends upon the interpretation of the governing documents by the particular board and varies greatly depending upon the association and board members.

In addition to these basic responsibilities of homeowner associations, many associations provide additional services to the members. The types of services vary widely between associations. In a 1989 survey of associations that were members of the Community Association Institute, an informational resource and lobbying organization for homeowner associations, eighteen different services were examined (Advisory Commission on Intergovernmental Relations 1989). The results are presented in Table 2.1. In addition to these services, many associations also organize social and informational activities including parties and newsletters. Dilger (1992) found that a significant number of associations are also involved in lobbying the local government in the interest of members of the association.

Table 2.1 Homeowner Association Services

Service	% HOAs Providing Service
COMMON PUBLIC FUNCTIONS	
Grass Cutting in Common Areas	94
Trees/Shrubbery in Common Areas	94
Trash Collection	72
Water or Sewer	65
Street Repair	65
Sidewalks	59
Street Lighting	58
Snow Removal	48
Play Area / Tot Lots	33
Security Patrol	31
Lake or Beach	16
COMMON PRIVATE FUNCTIONS	
Painting / Outside Maintenance	79
Parking Lot Repair	77
Swimming Pool	67
Tennis Courts	45
Indoor Community Center	38
Gates or Fences	37
Other Recreational Facilities	27
Source: (Advisory Commission on Intergovernmental Relations 1989)	

2.2 THE DISTRIBUTION OF HOMEOWNER ASSOCIATIONS

Surveys of the membership of the Community Association Institute are the predominant source of information about homeowner associations (Advisory Commission on Intergovernmental Relations 1989; Dilger 1992; Heisler and Klien 1996; Blakely and Snyder 1997). There is no list of homeowner associations other than the information provided by the CAI based on their membership list and estimates. Most local and state governments do not maintain a record of the existence of homeowner associations other than the documents filed accompanying the property (the CC&Rs) or the incorporation of the association (articles of incorporation and bylaws). Because of this lack of systematic information on homeowner associations, most of the national statistics are based on surveys of CAI members. Membership in the CAI requires annual

payment of dues, varying by the size of the association, biasing these surveys in favor of larger associations and condominiums that usually have a larger budget and a greater management responsibility.

Based on a 1996 survey, the CAI membership was composed of approximately 59% condominiums, 38% planned communities, 1% cooperatives, and the remaining 2% other types, predominantly mixed-use. The mean number of units was 291 with a median of 114 units (Advisory Commission on Intergovernmental Relations 1989). One of the few systematic studies of homeowner associations not based on CAI membership found an average size of 43 units, highlighting the bias in the CAI membership towards larger associations (Barton and Silverman 1989). Their study was based on a random sample of associations incorporated in California based on the state incorporation listings.

Homeowner associations are concentrated in rapidly growing areas of the United States, but are not limited to one part of the country. Based on CAI membership about forty-four percent of the associations are located in the western United States, twenty-six percent in the South, and only seventeen and thirteen percent in the Northeast and Midwest respectively. Fifty percent of all new housing in the largest fifty metropolitan areas is in homeowner associations highlighting the widespread and growing predominance of homeowner associations. In some areas, including California, Florida, New York, Texas, and suburban Washington DC, most new housing is within homeowner associations. Sixty-two percent of CAI member associations are located in the suburbs, with thirty percent in central cities, and the remaining eight percent in rural areas. (Dilger 1992, pp. 18-19)

The Community Association Institute (1997) estimates that approximately 40 million Americans reside in over 150,000 homeowner associations. Until the mid-1960s there were less than 500 associations in the United States. The spectacularly rapid growth of homeowner associations can be seen in Table 2.2.

Table 2.2 Growth of Homeowner Associations

Year	Number Of Associations
1964	500
1970	10,000
1975	20,000
1980	55,000
1990	130,000
1992	150,000
2000 (estimate)	225,000
Source: (McKenzie 1994, p. 11)	

2.3 HISTORY OF HOMEOWNER ASSOCIATIONS

There is a considerable history behind the extremely rapid growth of homeowner associations in the past thirty years. The legal and social precedents that form the basis for homeowner associations today developed throughout the nineteenth and twentieth century. It is necessary to highlight some of the most important aspects of this history to understand why and how associations developed. Both Evan McKenzie's book, Privatopia: Homeowner Associations and the Rise of Residential Private Government (1994) and Robert Jay Dilger's book, Neighborhood Politics: Residential Community Associations in American Governance (1992) provide a detailed and thorough history of homeowner associations. This section highlights some of the most important aspects of this history based on these more complete compilations of historical information.

2.3.1 THE LEGAL AND SOCIAL ACCEPTANCE OF RESTRICTIVE COVENANTS

Restrictive covenants, one of the most fundamental aspects of homeowner associations, have a history superceding these associations and provide precedents for the earliest homeowner associations. The legal validity of restrictive covenants is traced back before the nineteenth century in England allowing individual landowners to set restrictions on the future use of their land even after the land changed hands. This concept expanded by the early nineteenth century to allow land to be permanently restricted as

parkland to be available for the use of the surrounding landowners. In this form as a permanent legal restriction on the use of property, restrictive covenants were transferred to the United States. In 1831, Gramercy Park, a gated park, was constructed and designed to allow the surrounding residents access to the park. The park itself was deeded to trustees who were responsible for maintaining the land for the “benefit and use” of the surrounding homeowners (McKenzie 1994, p. 34). While this park was not controlled directly by the homeowners and thus not technically a homeowner association, it did introduce the possible use of restrictive covenants to provide for community amenities such as a park for the exclusive use of a limited number of property owners.

Restrictive covenants, often designed to expire in a given number of years, were used in a variety of ways to limit the possible use of land during the nineteenth and early twentieth century. In most cases, neighboring landowners had to enforce these covenants through legal action between themselves and the violator of the covenants. This enforcement mechanism made it difficult to enforce covenants except in the most egregious violations, although the presence of the covenants with the threat of enforcement was often all that was needed. At the turn of the century, the rise of large-scale developers or “community builders” who used restrictive covenants in their exclusive housing developments increased. These covenants were often automatically renewed, instead of expiring at a given date, unless the owners voted against their renewal, making them essentially permanently binding on the individual owners (McKenzie 1994, p. 37). These deeds commonly established various setbacks from lot lines and the road, minimum standards for house size and construction material, as well as racial restrictions (Weiss 1987, p. 45). Many of these early deed restrictions were later used as guidelines for public zoning and planning laws.

Restrictive covenants continued to be widely used in suburban development when the developments were aimed at middle class versus upper class families during the middle of the twentieth century. McKenzie (1994) documented the extent to which large scale developers, local governments, and the federal government cooperated to support

the use of restrictive covenants, particularly those designed to prevent racial integration. During the 1930s and 1940s, the Federal Housing Administration (FHA) directly supported the development of segregated suburban communities by large-scale developers. The 1938 Underwriting Manual directly stated the federal government's preference for homogeneous neighborhoods: "If a neighborhood is to retain stability, it is necessary that properties shall continue to be occupied by the same social and racial classes. A change in social or racial occupancy generally contributes to instability and a decline in values (sec. 937)" (Federal Housing Administration 1938). The extent of this cooperation between the federal government, large-scale builders, lending institutions, and the real estate business in creating suburban neighborhoods segregated by class and race is documented by McKenzie (1994), Jackson (1985), Massey and Denton (1993). Racial restrictions were one of the most common and significant elements of restrictive covenants throughout the first half of the twentieth century (Monchow 1928). Racial restrictions were a primary way the character and integrity of the neighborhood was maintained; however, other restrictions including limitations on the use of the land for anything other than single-family housing were also designed to maintain a homogeneous neighborhood. Similarly, restrictions on minimum sizes for houses and lots and minimum values for homes ensured that the neighborhood would be relatively homogeneous in terms of income and class.

The use of these additional restrictions increased in importance during the early 1950s when racial covenants were ruled unenforceable. In 1948, the Supreme Court ruled in *Shelley v Kraemer* that racially restrictive covenants were unenforceable, which increased the importance of other "lifestyle" restrictions. These lifestyle restrictions included limitations on the number of people allowed to live in a house, limitations to single-family residencies, minimum house costs, and minimum housing sizes. These restrictions did not explicitly limit the race of new property owners, but they provided a form of insurance of class homogeneity, because poorer families could not combine to purchase a home or rent additional rooms out to boarders. These restrictions were viewed

within the real estate industry as effective alternatives that also guaranteed that if some non-white families moved into the neighborhood that the “integrity and character” of the neighborhood would not change (Weaver 1944; Mikva 1951; McKenzie 1994).

2.3.2 THE FIRST HOMEOWNER ASSOCIATIONS

The first officially documented homeowner association in the United States was Louisburg Square in Boston, organized in 1844 in an exclusive neighborhood to maintain a park in perpetuity for the private benefit of the property owners. The twenty-eight property owners elected a committee of property owners to control the park and imposed an assessment on all properties, giving the committee authority to charge later assessments. (Dilger 1992, p. 44) Through the rest of the nineteenth century, a number of similar organizations, primarily designed to protect wealthy neighborhood parks, were established in other American cities. These associations were generally quite limited in their responsibilities, being restricted primarily to the care of the common property and involving only a small fraction of the housing stock in the United States. They used deed restrictions to link the maintenance of the common property to the individual properties; however, the enforcement of restrictive covenants as discussed in the previous section, was not their responsibility.

The development of the four neighborhoods of Roland Park outside of Baltimore, Maryland from 1891 until 1932 provided a model for exclusive homeowner associations of the early twentieth century. These exclusive suburban developments had private and commonly owned streets, parks, and utilities as well as restrictive covenants covering the entire development before any of the individual lots were sold. The development was planned in part by landscape architect Frederick Olmstead, who influenced a number of suburban developments during the turn of the century as well as urban parks throughout the United States. The characteristics of contemporary homeowner associations were developed through the four phases of the Roland Park development. In the first neighborhood, the covenants expired after twenty years, which was changed in the

second development to allow residents to vote if they wanted to maintain the covenants after twenty years. By the time the third neighborhood was constructed, the covenants were to be renewed automatically unless a majority of the homeowners voted to discontinue them. Automatic renewal of covenants became the norm for homeowner association covenants. The transfer of control from the developer to the residents also changed over time. Initially, the developer maintained control for several years before turning the daily operation of the association over to the property owners. By the third neighborhood, the association was turned over within a year of the completion of the neighborhood. This process, too, is the norm for contemporary homeowner associations (Urban Land Institute 1964; Dilger 1992).

Another significant early homeowner association was begun in 1905 in Kansas City by a large-scale developer, J.C. Nichols. Nichols developed The Country Club District in Kansas City that eventually included twenty-nine individual homeowner associations organized under a larger master homeowner association. These large planned communities included recreational amenities. Homeowner associations were established from the start in the original deeds instead of being created afterwards as they were in Roland Park. Along with Roland Park, the Nichols development in Kansas City became a model for future homeowner associations across the country (Dilger 1992).

In addition to these early exclusive mandatory homeowner associations, another important trend preceding the development of contemporary homeowner associations was the rise of voluntary neighborhood associations. These associations, also referred to as homeowner associations or neighborhood improvement associations, were designed to serve many of the same functions of mandatory homeowner associations; however, membership is voluntary and thus not directly linked to property ownership in a given neighborhood. These associations are often explicitly organized to maintain the quality of the neighborhood, usually interpreted as maintaining the value of the property. McKenzie (1994) documented how these associations were often advocated by developers and the real estate industry to actively discourage racial integration in the neighborhood by

enforcing economic restrictions that effectively limited the entry of most minorities. These associations provided a more informal way of restricting the sale of houses in the neighborhood. Mike Davis (1990) noted the continued power of these associations to lobby on behalf of the residents of the neighborhoods, not just on racial issues, but class issues including property taxes as well. These associations are legally distinct from homeowner associations, as defined in this research; however, the justification and motivation behind the associations are similar.

2.3.3 THE BEGINNINGS OF CONTEMPORARY HOMEOWNER ASSOCIATIONS

The two trends outlined in the previous sections came together to create the contemporary model of homeowner associations during the 1960s. Previously, homeowner associations were limited primarily to the most exclusive suburban communities where the residents could afford the amenities associated with the privately controlled neighborhood. Restrictive covenants were common in many suburban communities, although racial restrictions had been unenforceable since the 1940s. The suburban neighborhoods constructed during this time, including large-scale projects by Nichols, Levitt, and others, were predominantly white and economically segregated, although the income range of homeowners had expanded much further into the middle class. Changes in land economics, most notably the lack of cheap land to continue to expand suburban development in some metropolitan areas forced changes in the construction of housing. The development of the condominium and methods of increasing housing density through planned use developments (PUDs) allowed for the continued growth of the housing market through the 1960s and beyond.

The development of suburbs using restrictive covenants and zoning, which limited the density through setbacks, minimum lot sizes, and minimum home sizes, required extensive tracts of cheap and easy-to-build-on land. By the 1960s, the prime suburban locations in several metropolitan areas were largely developed, forcing up the cost of the remaining less desirable land. The increase in land cost and the resulting

increase in the house sale prices would leave a significant number of middle class potential homeowners out of the market. By changing zoning and restrictive covenant limitations to allow higher density construction, and associated lower costs with fewer roads, less utilities and less ground preparation needed, developers could continue to profit from the home construction without greatly increasing the cost for homebuyers. These modifications to the standard zoning requirements were accomplished through the approval of planned use developments. In these developments, the local government and the developer agree on the distribution of houses on the property, often reserving the most difficult portions for construction as open space. In order to maintain open space, without the local government taking this responsibility, it was necessary to create a homeowner association to maintain commonly held land (Dilger 1992).

Condominiums provided an even more effective way to continue to provide homeownership at a higher density with lower construction costs per housing unit. Condominiums were first approved for FHA insurance in 1961, making them feasible for both developers and potential homebuyers because of the government support for this type of housing. Six years later every state had officially approved condominium ownership, and condominiums became a more common housing option throughout the country (McKenzie 1994, pp. 94-95). Condominiums also provided amenities that were not previously available in lower cost owner-occupied housing. Condominiums allowed people to purchase homes without associated exterior maintenance responsibilities and provided recreational amenities to the residents of the condominium. Because the buildings are commonly owned in condominiums, there is always a need for a homeowner association. The growth of condominiums has been a major component of homeowner association growth since the 1960s.

With the advent of these relatively new forms of housing, it was necessary for the government, real estate industry, and developers to ensure that people would be willing to purchase homes within planned communities and condominiums. During the early construction of condominiums in particular, there were several instances of

mismanagement, construction defects, and other problems reflecting the fact that these associations were more complicated than simple direct homeownership. The ability and knowledge of local governments to oversee the construction of condominiums was extremely limited because of the lack of any clear history of standards. Similarly, condominium owners inherited the operation of their association, including significant financial responsibilities, without any clear understanding or guidelines. These problems were highlighted in media reports about particularly egregious cases and threatened to erode any consumer confidence in this type of housing option (Dilger 1992). At the national level, parties interested in maintaining condominium development and homeowner association development more broadly, most notably developers, businesses serving associations, and government officials, created the Community Association Institute in 1973.

The Community Association Institute (CAI) was founded as a non-profit and independent organization in 1973 through the support of several influential developers, government officials in the FHA, and members of the Urban Land Institute. McKenzie (1994) documented the behind-the-scenes development of the CAI. The CAI was originally established to provide equal representation of developers, property managers, homeowner association board members, professionals who dealt with HOAs, and public officials. By the early 1990s, the CAI had become the primary source of information on homeowner associations, providing educational information about homeowner associations and lobbying federal and state governments. In the early 1990s, the original structure of the CAI, which was designed to balance the interest of all parties equally, was changed to represent the distribution of the membership. The membership is dominated by professionals who provide services for homeowner associations and thus the focus of the CAI shifted to address their concerns primarily as a lobbying organization (McKenzie 1994). The role of the CAI as a unified voice on homeowner association issues is important because of the role the Institute has played in providing and maintaining consistency in the way associations are created, managed, and

understood. The CAI takes an active role in legislative activities as well as efforts to develop professional guidelines and certification for homeowner association management. The CAI serves to institutionalize the way homeowner associations operate nationwide and was the only authority for the past over twenty years when the vast majority of associations were created.

2.3.4 THE EXPLOSION OF HOMEOWNER ASSOCIATIONS

During the 1980s and 1990s, the number of homeowner associations tripled to over 150,000, and homeowner associations have become the most common form of new housing in many metropolitan areas. The continued growth of homeowner associations is the result of at least three different trends: 1) cutbacks in local government budgets, 2) changes in zoning and environmental laws, and 3) increased consumer willingness to purchase homes in these associations. The Community Association Institute played an important role in minimizing the serious problems regarding financing and management that plagued so many early associations and helped to lessen consumer wariness of condominiums and homeowner associations. In addition, the increased prevalence of condominiums have made people aware of common property ownership and thus more willing to accept this concept in single-family home neighborhoods.

Increasingly during the 1980s and 1990s, local governments have required developers to pay for a greater share of the services, including road construction and utilities, for new developments. These requirements have included both large-scale developments and smaller developments infilling in largely developed areas. Many of the homeowner associations created in the last twenty years are smaller and lower priced than the original associations of the 1960s and 1970s. As a means of controlling costs developers build condominiums and planned unit developments that have a lower unit cost. These neighborhoods have homeowner associations that can maintain any private roads or utilities once the development is complete. In addition, many of these condominiums or neighborhoods provide services that were traditionally provided by the

local government, increasing their appeal to local governments. Environmental regulations further limit the types of land, particularly steep slopes and wetlands, on which homes can be built, resulting in the need for common areas maintained in a natural state. These lands are deeded to the homeowner association as common property without associated cost to the developer or the local government for maintenance. These trends, including escalating land prices and reduced funding available from local governments, are likely to continue, resulting in an associated increase in the number of homeowner associations.

2.4 THEORETICAL TREATMENT OF HOMEOWNER ASSOCIATIONS

Most of the research to date has been based on anecdotal evidence from sensational legal cases involving homeowner associations, national surveys of association board members, and detailed focus on cities where these associations are particularly common. The results of this research are largely speculative regarding the long term and wider implications of homeowner associations; however, four different directions of inquiry can be distinguished. Much of the research, particularly within the political science literature, has focused on the role of homeowner associations in the privatization of government. At the same time, several researchers have addressed homeowner associations strictly within the context of gated neighborhoods, as evidence of a fortification of the urban landscape. A third research trend, primarily the focus of urban planners, has emphasized the implications of homeowner associations on the architectural style and urban design of suburban communities. Finally, all three of these concerns have tied their respective primary focus into the issue of segregation and polarization, raising questions about the way homeowner associations affect these trends.

2.4.1 PRIVATIZATION OF LOCAL GOVERNMENT

The role of homeowner associations as private governments, which provide many of the services and maintain many of the responsibilities of local public governments, is

the focus of most of the research on homeowner associations. Both McKenzie (1994) and Dilger (1992), who have published the most complete studies of homeowner associations to date, directly addressed this role of homeowner associations. There are several components to this aspect of HOAs. First, the legal distinction between a private corporation and a public government straddled by homeowner associations is an important element of the power of homeowner associations. Second, the degree that homeowner associations compete directly with local governments to provide services, such as street maintenance, parks, and policing, and the implications of this division of responsibilities for tax redistribution are potentially some of the most significant societal implications of homeowner associations. Finally, the power homeowner associations have as lobbying organizations for their residents, particularly the combined power of many associations, is still largely an untapped political resource.

Joel Garreau, in his book Edge City (1988), described homeowner associations as a type of shadow government. He outlined three powers that these organizations have that define them as governments: 1) the power to tax, 2) the power to legislate, and 3) the power to police. Homeowner associations have the power to tax through the required assessment placed on each owner in the association. These assessments are mandatory and cannot be avoided without moving from the association. Homeowner association boards have the power to enforce and interpret the CC&Rs and bylaws of the association. Finally, associations have the power to force people to comply with their decisions by taking the issue to the courts (Garreau 1988, p. 187).

Although associations have these governmental powers, they do not have to meet several criteria to guarantee the rights of the residents. As discussed in Section 2.1.2, associations do not have to hold elections by a one person, one vote system as local governments do. Furthermore, the members of the association as voluntary members do not have the constitutional rights to free speech or free assembly when restricted by the association. Garreau (1988) documented how a homeowner association in Arizona prohibited the free distribution of a neighborhood newspaper on association property. The

association maintains significant power over the use of the private property and, through the deed restrictions, the use of individually owned property that would not be possible for the public government to control.

Garreau (1988) and Dilger (1992) both stressed the degree to which homeowner associations are providing services that were once clearly considered public responsibilities. The concern directly addresses the issue of civic responsibility outlined in the preceding chapter. A large number of services are now provided by associations, particularly in the larger associations that maintain private roads, have private recreational services, and private security guards and systems. Dilger (1992) noted that the massive privatization of government has not been directly planned or managed by local government. In fact, there is no policy in particular to establish this new balance of power, but it is one of the most dominant ways in which the government load is privatized in the United States. Garreau (1988) addressed this private government within the context of edge cities, comparing it to the actually private but functionally public centers of shopping malls and office parks. As part of this larger shift towards privatized spaces, homeowner associations are implicated in drastically changing how public space can be used (Knox 1993; Mallett 1993; Knox 1994).

A significant concern raised by this provision of private services, is the long-term impact on the collection of taxes from association members. McKenzie (1994) considered the "double taxation" issue one of the most troubling aspects of homeowner associations. In New Jersey, associations are already granted legal authority to be reimbursed by local governments for services that the associations provide for their residents, that the public government provides for other residents within the jurisdiction. This change eliminates the benefit of homeowner associations to local communities, because the tax base is eroded instead of additional services being provided by the presence of homeowner associations. The argument by advocates for homeowner associations, including the Community Association Institute, is that homeowners in these neighborhoods are being taxed twice for the same service.

The lobbying efforts of individual homeowner associations and the Community Association Institute to refund taxes for association provided services is just one example of the lobbying power of these associations. Dilger (1992) found that although members of associations do not consider themselves politically active in local affairs, most associations have interacted on behalf of the interests of their residents in some manner with the local government. These individual actions by different associations might empower the organized homeowner association over other neighborhoods without such a formal structure. Mike Davis (1990) documented the power voluntary homeowner associations have in California politics, particularly regarding tax and growth issues. Attempts by the Community Association Institute to make homeowner associations more politically active could expand the power of homeowner associations to influence public policy (McKenzie 1994).

2.4.2 FORTIFICATION OF THE URBAN LANDSCAPE

Beyond the distinction of homeowner associations as private governments, scholars have addressed how these private governments are defending and fortifying their borders. There are several issues surrounding the development of gated neighborhoods that have attracted the attention of the media as well as academics, making them one of the most visible and controversial aspects of homeowner associations. Gated and walled neighborhoods highlight two aspects of control that are often present in other homeowner associations. Gates exclude people who are not invited from the entire neighborhood, often in an attempt to maintain exclusivity or to prevent crime. At the same time, gated neighborhoods are more likely to have a high degree of internal surveillance within the neighborhood. In addition to this heightened control over space within gated neighborhoods, the fact that these neighborhoods are gated is marketed to boost property values and sell homes within the neighborhood.

Blakely and Snyder (1997) identified three different types of gated neighborhoods. Lifestyle communities, including retirement communities and golf

course-based associations, are designed to separate and secure the amenities associated with the association from outsiders. Elite communities maintain gates as a status symbol and often include extremely expensive homes catering to the very affluent or the executive class. The third type of gated neighborhood is principally gated for security and crime protection. The primary motivation for these three types of gated neighborhoods varies from privatization to stability to exclusivity, respectively (Blakely and Snyder 1997).

Gated and walled communities are clearly designed to protect against intrusion from outsiders, including protection from criminals. While this protection is not the primary motivation for gated neighborhoods, particularly in the elite and lifestyle communities described by Blakely and Snyder (1997), it is a clear distinction between gated and non-gated associations. The evidence to date shows little reduction in crime in gated neighborhoods compared to similar neighborhoods in the area without gates. Much of crime, both serious and minor, is actually committed locally by the residents of the community or people known to the residents. Most gated neighborhoods are not fortified to the extent that a determined criminal could not gain access to the neighborhood. Despite this evidence, survey results show that the overwhelming majority (70%) of gated neighborhood board members felt that their neighborhood had less crime than the surrounding area. Furthermore, eighty percent felt that the lower crime rate was related to the presence of gates (Heisler and Klien 1996). Calderia (1996) and Davis (1990) both noted that gated neighborhoods often involve a great deal of internal surveillance of both guests and residents, who give up freedom from surveillance in exchange for the sense of security associated with gates and related security measures.

The marketing of gated neighborhoods, both as a lifestyle choice and as an elite or prestigious neighborhood, is an important aspect of the proliferation of homeowner associations. Pugh (1997) found in his study of gated neighborhoods in Los Angeles that developers believe that gates add value to the houses making them sell quicker and at higher prices. Gated neighborhoods are marketed not necessarily for the security, but as

status symbols. Gates provide an indication of wealth and status that the same homes in a non-gated neighborhood do not provide.

2.4.3 SUBURBAN ARCHITECTURAL STYLE AND DESIGN

As a growing component of the suburban housing market, homeowner associations have attracted the attention of urban design and planning scholars focusing on suburbia. Several aspects of suburbs that are exaggerated within homeowner associations are of particular interest to these researchers. Aspects of homeowner associations are generally praised in principle by urban planners, although the actual ways the associations operate often fail to live up to the potential envisioned by the researchers.

Homeowner associations address some of the earliest critiques of the suburbs in several ways. Condominiums and townhouses provide increased population density in the suburbs necessary for increased use of transit and more efficient use of space. These projects can also be built as in-fill around previously developed land further reducing the need for expansion of the suburbs. These aspects of homeowner associations are generally considered beneficial for the metropolitan areas as a whole by urban planners (Downs 1994). In urban areas, condominiums are also constructed as part of mixed-use projects that include commercial or office space along with residential units. These projects too are a primary tool of increasing density and reducing the need for travel within the metropolitan area. Larger planned communities often include a range of different types of housing, including condominiums, townhouses, and various size single-family homes. This increased diversity within the larger project addresses the concern of suburban critics and urban planners about the homogeneity of the suburbs.

The lack of diversity within particular buildings or neighborhoods in these large homeowner associations minimizes the benefits of the larger level diversity. While these associations provide housing for a range of different types of households, the separate

Pods in which these households are segregated reduces the potential for interaction between different types of people that is the goal of increased diversity. Most homeowner associations, with their specific amenities, are actually more likely to be targeted towards a particular niche market. Examples include retirement communities, neighborhoods targeted towards young families, established families, singles, etc.

In addition to the lack of diversity within the population of homeowner associations, several critics have addressed the lack of variety between neighborhoods and between homes within neighborhoods. While these associations have carefully researched appealing names, often involving some natural feature that may or may not be present in the immediate area, there is often little variation between neighborhoods constructed in different areas of the country. In many cases, virtually identical neighborhoods exist within one metropolitan area that vary only in their name and perhaps the trim color or roofing material. Kunster (1993) among others decried this similarity in suburban neighborhoods across the country.

The internal similarity within homeowner associations, which is often carefully maintained by the association through strict enforcement of the CC&Rs, is a primary concern of Langdon (1994). Langdon noted that associations often focus on maintaining details, such as picket fences or decorative features, that in and of themselves are interesting and attractive. The problem is that the exact same details are required on all of the homes within the neighborhood. In other cases, only a handful of light tones of beige and gray are deemed acceptable colors for the homes' exteriors. The repetition and lack of any individuality to homes makes these neighborhoods less interesting and less livable according to Langdon. As an alternative, Langdon recommended that homeowner associations follow the example of Seaside, Florida, where the association maintains standards for the neighborhood, but insists on a diversity of architectural styles within the neighborhood instead of requiring all homes to fit one particular style.

2.4.4 RESIDENTIAL SEGREGATION AND POLARIZATION

Each of the three research concerns addressed above relates to changes in segregation and polarization between neighborhoods. The focus on privatization of government addresses the division between homeowner association neighborhoods and other neighborhoods within the city that do not have associations to provide their own services. If homeowner associations increasingly provide services for themselves and do not support the local government to provide similar service elsewhere in the city, there is the likelihood of increased polarization based on the ability of the neighborhood to provide its own services. The increase in gated neighborhoods represents the most visible and concrete example of neighborhoods separating themselves from the surrounding area. While the presence of gates does not guarantee that the residents inside the gates are homogeneous or different than those living outside, the fact that much of the appeal of gated neighborhoods lies in the prestige implies that this distinction between those inside and out is a very important aspect of gated neighborhoods. Finally, the issue of suburban architecture and design raises concerns about both the appearances of similarity among houses within a neighborhood and among neighborhoods across the nation. At the same time that people are being narrowly defined and segregated into neighborhoods based on their housing needs, they lose any individuality associated with the larger locality of their neighborhood. If there is no connection through the physical environment of their neighborhood to the local area, what does connect them to the surrounding communities more than other nearly identical communities across the country?

Davis (1990) directly addressed the racial motivations underlying the popularity and growth of gated neighborhoods and the rising power of voluntary homeowner associations. Race is the focus of most of the research on residential segregation in the United States, and the relationship between homeowner associations as tools of segregation and race cannot be overlooked. McKenzie (1994) noted the dominance of racially restrictive covenants in suburban development and the extent that the loss of this legal authority to racially segregate played a leading role in establishing the lifestyle

covenants that govern most associations today. While racial segregation is not explicitly a part of homeowner associations today, the legacy of previous racial restrictions on the demographics of the suburbs as well as the origins of homeowner associations clearly links race as one of the most important components of segregation influenced by homeowner associations.

Segregation by income or class as an alternative for racial segregation was embraced during the same time that homeowner associations were beginning to develop in the middle of the twentieth century. The earliest associations were designed as exclusive neighborhoods for the wealthy largely as an effort to prevent the eventual decline in status and property values in the neighborhood. Thus, class segregation is an important component of homeowner associations. The implications of this segregation become particularly apparent when combined with a smaller neighborhood scale of civic responsibility for services. As neighborhoods of different economic means provide money only for the services provided in their immediate neighborhood, the variation in quality of service potentially becomes much greater and more directly tied to the class of the neighborhood. Much as suburban cities are able to afford better services because of their higher tax base than central cities, while still gaining the benefits of the nearby city, homeowner associations in wealthier neighborhoods will be able to better serve themselves at the expense of the less immediate neighbors.

Finally, homeowner associations provide a method of further segregating different types of households. The uniformity in housing size and price limits not only the income but also the type of family that resides within a neighborhood. Detached houses, which are restricted to single families, limit the options for smaller households including singles, childless couples, or retired couples to move into these large homes. These limitations include restrictions on subdividing lots or creating separate apartments within a house. In addition, the amenities provided by condominiums and other associations aimed at a particular segment of the population, for example the elderly, further segregate neighborhoods. The provision of these amenities might be beneficial to those who reside

in the community, further motivating people to purchase homes in segregated communities.

2.4.5 INTERSECTIONS OF FOUR RESEARCH DIRECTIONS

These four issues outlined in the previous sections encompass most of the debate around the impact and relative merits of homeowner associations. This study focuses most explicitly on the issue of private government and increased segregation associated with homeowner associations. Changes in the understanding of civic responsibility are directly related to the distinction between public and private governments. The fortification of the landscape represents a physical manifestation of the importance of the neighborhood over other scales of civic responsibility. The issues addressed by urban planners regarding suburban architecture are directly related to some of the ideologies of the suburbs that are an important component of neighborhood identity. Each of these research directions is related to an aspect of the larger research questions about civic responsibility addressed in this study.

CHAPTER 3: REDMOND'S HOMEOWNER ASSOCIATIONS

This chapter provides a complete description of the research process and the attributes of the homeowner associations (HOAs) included in the case study. The first of two major chapter sections outlines the entire research process. This information is referenced again in later chapters where the results of a particular aspect of the research are discussed. Because there is little research studying homeowner associations in a systematic manner at a local level, the detailed description of the research process also provides useful insight into how future research could be conducted. The second section focuses on the actual operation of the homeowner associations included in this study. Because this localized study of relatively small homeowner associations is unique, the particular ways these associations operate and the responsibilities they hold are important to document for a complete understanding of their impact on the neighborhood. This chapter provides the necessary background material about how the research was conducted and the type of associations examined, allowing for a more thorough understanding of the research questions that are directly addressed in the succeeding chapters.

3.1 RESEARCH PROCESS AND METHODOLOGY

Most of the studies done about homeowner associations nationally have used the Community Association Institute's (CAI) members as a sampling frame. Since there is a significant fee associated with this membership, this sampling method biases the sample towards larger associations and condominiums, which have larger budgets and often professional management. In this study, the sampling frame for the interviews and surveys of board members included all of the homeowner associations within the two zip codes of Redmond, Washington (98052 and 98053). Only one of these associations was a member of the CAI. Only HOAs in which the individual property owners own their own

land, not cooperatives or condominiums, are included in this research project. The common property, restrictions, and assessments associated with condominiums are more obvious to residents before they move into an association. On the other hand, planned unit developments often differ little from other suburban developments, except for the presence of the homeowner association. By eliminating the complexity and different expectations associated with residents living in condominiums, this study aims to more clearly focus on the impact of homeowner associations on suburban neighborhoods. The study includes a complete inventory of homeowner associations, interviews and surveys of board members, and a comparison of the geographic distribution of homeowner associations to the geographic distribution of voting results from a series of ballot issues.

3.1.1 REDMOND, WASHINGTON

Redmond is a growing upper-middle-class suburb of Seattle that provides a suitable location for a case study of homeowner associations and civic responsibility for a variety of reasons. Other studies, including Garreau (1988), Knox (1993), and Davis (1990) focused on the impact of homeowner associations in three metropolitan areas that have some of the highest concentrations of large homeowner associations: Phoenix, Washington, and Los Angeles, respectively. Dilger (1992), Blakely and Snyder (1997), and Heisler and Klein (1996) all used nationwide surveys of homeowner association leaders, emphasizing larger homeowner associations that are members of the CAI. Homeowner associations are not as large or as dominant in the Seattle metropolitan area. The associations within the Redmond study are relatively small and represent a range from established associations over thirty years old to many new associations created in the past few years. The study area includes both areas incorporated within the city of Redmond and areas in unincorporated areas of King County. Thus, the study area provides a comparison between associations with a local government and associations that have no truly local government.

The statistics provided in Table 3.1 document how the two ZIP code Redmond study area compares to the rest of suburban Seattle and suburbs nationwide. The figures for suburban Seattle represent the two counties within the Seattle Metropolitan Statistical Area in 1990, King and Snohomish counties, not including the central city populations of Seattle and Everett. The national suburban statistics are based on the same method applied to all metropolitan statistical areas, namely all places within metropolitan areas outside of the central cities.

**Table 3.1 Comparison of Redmond Study Area
with Seattle and American Suburbs**

Characteristic	Redmond Study Area	Seattle Suburbs	American Suburbs
Per Capita Income	20,687	18,085	16,527
% Housing Valued Over \$200,000	44%	23%	18%
% Below Poverty Line	3%	6%	8%
% Employed In Business and Repair Services	8%	5%	5%
% With Bachelors Degree	30%	20%	15%
% With Post-bachelors Degree	12%	7%	8%
% Population White	92%	90%	82%
% Households Married Couples With Children	35%	30%	30%
% Moved Between 1985 and 1990	61%	53%	44%
% Housing Constructed Since 1980	50%	33%	24%
Source: 1990 U.S. Census			

Redmond's status as an upper-middle-class suburb is highlighted by comparing the income, occupational, and educational variables to the rest of Seattle's suburbs. The per capita income of \$20,687 in 1989 is 14% higher than the overall Seattle suburban figure of \$18,085. The percent of owner occupied homes valued at over \$200,000 is almost twice as high in the study area (44%) compared to all Seattle suburbs. The level of poverty is half as much as the rest of the suburbs of Seattle. The higher rate of business and repair service employment reflects the concentration of high technology jobs located within the Redmond area. Microsoft, which is headquartered in Redmond, and other high

technology companies dominate the employment market and have continued to grow since these 1990 census figures. The percent of college graduates (30%) and post-bachelor graduates (12%) are significantly higher than both the national and Seattle suburbs.

The population of the study area is predominantly white (92%), but only slightly more so than the rest of the suburbs of Seattle (90%). A higher percent of households are composed of married couples with children living at home (35%) than the suburbs overall. In addition, three-fifths of the population in the study area moved in the five years between 1985 and 1990, significantly higher than the 53% in Seattle suburbs.

The population of the city of Redmond has grown tremendously in the past thirty years, as documented by the fact that 50% of the housing in the study area had been constructed between 1980 and 1990. The population has continued to increase since 1990, with significant numbers of housing starts, including some of the associations included in this study. Because it is difficult to determine the population of the ZIP code defined study area over time, population figures for the city of Redmond must be used to illustrate the extent of the growth. The population of the city of Redmond increased from 1,426 in 1960 to 35,800 in 1990. This growth represents both the increased area of the city, which has grown significantly during the time period through annexation of surrounding unincorporated areas, and actual new housing construction and population migration. Most of the land outside of the city limits was forest or farmland in 1960; thus, the majority of this growth is population increase and not simply annexation of previously populated areas.

3.1.2 CREATING AN INVENTORY OF HOMEOWNER ASSOCIATIONS

To create an accurate and complete list of homeowner associations it was necessary to check the deeds of houses in all platted subdivisions in the study area. A plat is an official record of how the property will be subdivided. These records are approved

and filed with the county before construction begins on a residential development. There is no list of homeowner associations collected by any level of government for the study area. The existence and location of homeowner associations can be determined though, through the covenants, conditions, and restrictions (CC&Rs) associated with the properties within the association. The CC&Rs are mentioned on property deeds because they document limitations on the use of the property and are legally binding on the purchaser of the property. These property records are maintained by the Records Divisions in King County. Condominiums are recorded separately and thus relatively easy to tabulate; however, other developments with homeowner associations are not distinguished from the non-association developments.

In addition, homeowner associations are registered as not-for-profit corporations with the state of Washington. Information about corporations is only available based on the name of the corporation and not by type of corporation or location of the corporation within the state. Thus, it was not possible to use this information to collect a list of associations in the study area. Because homeowner associations play a factor in the assessment of home values, an escrow company maintained a list of homeowner associations and condominiums for the benefit of others in the residential assessment industry. However, this list is incomplete and does not contain the majority of associations within Redmond. Most of the associations included on the list are condominiums or larger homeowner associations.

Because of this lack of an official list of homeowner associations, it was necessary to construct an inventory of associations from the property deeds available from King County. The way that this information is stored and collected varies from county to county; thus, the procedure used to create this list is extremely specific to the public data retrieval system of King County. Three distinct databases together provide the necessary information to create an inventory of homeowner associations. The Records Division maintains a computerized record of all plats filed with the county, going back to the earliest filed plats. In addition, the Records Division maintains all property deeds and

related documents, including CC&Rs, in a computerized database since 1991 and on microfilm with limited computerized indexing since the mid-1970s. The third database is maintained by the Assessor's Office and provides information about all tax parcels within the county, including a plat and lot number, tax payer name, and assessed value for each property. Unfortunately, all of these databases have limited searching capabilities making it difficult to determine quickly what neighborhoods have homeowner associations.

A complete list of residential plats within the study area was created from the Records Division's plat database. The plats are indexed by the section, township, and range grid. The study area covers 68 one-mile square sections, in which 601 different plats were recorded in 1996. The index provides the legal name and date of each plat. Each of these unique plat names was then entered into the tax parcel database to determine the associated plat number, the first six digits of the ten digit tax parcel number used for tax records within the county. The tax parcel database provides a list of all lots located within the study area. Based on the zoning and names of the taxpayers, only residential plats with at least one occupied house were included in the study. This restriction left 446 plats to be further researched to determine whether they had a homeowner association.

The Records Division property database is indexed by tax parcel number for all records since 1991, allowing searches for all sales and thus all property deeds within a given plat. By checking the property deeds, which have been electronically scanned into the database, to see if there is a reference to CC&Rs it was possible to determine the document number for the CC&Rs. Not all deeds contain a complete list of restrictions on the property, so in many cases it was necessary to check multiple deeds before finding the necessary reference. If there were several deeds with a complete list of restrictions but no reference to any CC&Rs, it was assumed that there was no association. In the few cases where there were few or no sales in the plat since 1991, the names of current taxpayers available from the tax parcel database were used. Sales since the mid-1970s were indexed by the buyer's name allowing these earlier property deeds to be located on microfilm.

Once the document number for the CC&Rs was located for each plat in which there were associated covenants, a total of 378 plats, these covenants were viewed on microfilm or within the computerized database (if they were filed since 1991). These covenants specified whether there was a temporary architectural control committee (ACC) or a homeowner association. In many cases, the developer appointed an ACC to control changes and enforce the covenants during the construction period while the developer still had a significant investment in the neighborhood. These committees were either terminated after the sale of the final home or turned over to the residents. In most cases, these committees do not continue after the developer has completed the neighborhood, and it is impossible to tell without contacting current residents of each neighborhood if they have continued to function. These neighborhoods were not included in this analysis because of the difficulty in documenting the continued existence of these committees, and the lack of dues, common property, and incorporated status. Of the 378 plats with covenants, 173 had ACCs, 160 had homeowner associations, and the remaining 45 simply had covenants without any stated enforcement mechanism. Several of the 160 plats represented different phases of one homeowner association. Depending on the way the developer filed the CC&Rs, the plats within an association might have one set of CC&Rs or separate CC&Rs, which might vary slightly, for each plat. The 160 plats are included within 92 homeowner associations.

This process of creating an inventory of homeowner associations provides a comprehensive list of all associations established by developers. There may be additional associations formed by residents of a neighborhood who later decided to form an association. Owners in at least one neighborhood in the study area, for example, changed their deeds to provide for the maintenance of a bus shelter and entry sign for their neighborhood. Because this association only included those residents who agreed to participate, it is not included in the study because it does not include the entire neighborhood. In addition, there are some roads outside of platted subdivisions within the study area that are privately maintained by the homeowners who live on the road. These

neighborhoods might also have some form of homeowner association; however, it is impossible to determine the extent of this type of association without examining virtually every property deed outside of plats within the study area. With the exception of these homeowner-initiated associations, the list of ninety-two associations within the study area is comprehensive. These ninety-two associations are referred to in this analysis as the *study area* homeowner associations, to distinguish them from the forty *case study* homeowner associations.

3.1.3 ESTABLISHING CURRENT ASSOCIATION CONTACTS

Once an association was found to exist in a given neighborhood, it was necessary to identify current board members. Unless an association is particularly large and maintains a full-time staff, there is no listed telephone number. However, as non-profit corporations, the majority of the associations are listed with the state. The Division of Corporations has records that document the annual filing for incorporation, providing a list of the officers and a contact person, usually the treasurer or president. Fifty-seven of the ninety-two associations had filings with the state. The other associations had allowed their incorporated status to lapse or were never formally incorporated. Any board member with a listed telephone number was added to the list of potential contacts. When possible, the president of the association was contacted, although any board member who could be reached over the telephone was considered a viable contact.

For the thirty-five associations not listed with the state, random residents of the neighborhood were called and asked who was in charge of the association. The names of homeowners in a neighborhood are available in the tax parcel database mentioned above. This approach of cold calling random residents worked well, providing several additional contacts. A significant number of people did not know who was in charge of their association, and some did not know if there was an association, so multiple residents had to be contacted in many associations. In some cases, board members who were interviewed in surrounding neighborhoods provided names of residents in other

associations. Some contact names were collected from a list of homeowner associations that use the Redmond library as a meeting location. The library provided a list of contact names and groups that used their meeting room. In a few cases, names were also collected from the previously mentioned list of Puget Sound homeowner associations. These four different methods provided all of the contact names necessary for this research.

Forty homeowner associations are included in the case study. These forty associations are selected from the sixty-five resident controlled associations in the Redmond study area (Table 3.2). Eighteen associations are still run by the developer of the association.

**Table 3.2 Current Status of Redmond Study Area
Homeowner Associations**

Status	Number Of Associations
Resident Controlled	65
Developer Controlled	18
Defunct	9

Nine associations apparently no longer function. In three of these nine associations, a current resident explained that the association was never started by the developer or the residents, despite the reference to an association in the official documents. In an additional two of these nine associations, current residents explained that there had been an association that was disbanded. In both cases, the association had created more conflict within the neighborhood than without the association. One of these two associations disbanded about ten years ago, although it had been extremely strict when it functioned. The other association had disbanded in the past couple of years because the meetings became contentious. In four of these nine associations most of which have fewer than ten homes, I was not able to contact any of the current residents who were

aware of an association. It appears these associations are no longer in existence, if they ever did function.

3.1.4 INTERVIEWING ASSOCIATION BOARD MEMBERS

An interview was scheduled once a board member within an association was contacted. Most of the interviews were conducted in person and in all but one of these interviews, the person being interviewed agreed to have the interview recorded. Forty-seven people were interviewed in forty-three different interviews in forty different associations. Thirty-one of these individuals were either presidents or past-presidents. Of the remaining sixteen, four were employees of associations, eleven were current board members, and one was a previous board member. Six people were interviewed over the phone, fifteen at their home, eight at their business, two at homeowner association buildings, and the remaining twelve at public or commercial establishments, including the local library, restaurants, and several coffee establishments. The interviews ranged from 20 minutes to three hours, with the majority between 45 and 75 minutes. Interviews were based on a series of questions addressing seven major topics: personal involvement, organization, neighborhood identity, services, finances, restrictive covenants, and political significance (see Appendix A). These interviews were unstructured following the flow of the conversations, so not all questions were answered by all people interviewed, although each of the interviews covered all seven topics. These interviews provide the bulk of the information about the organization and operation of the associations. The interviews were all conducted between June and November 1996.

3.1.5 SURVEYING ASSOCIATION BOARD MEMBERS

In each of the forty associations, surveys (see Appendix B) were distributed to all board members. Out of 201 surveys distributed, 134 were completed and returned for a 67% response rate. In most cases, the surveys were distributed by the individual within the association who was interviewed. This contact person took responsibility for

distributing the surveys, in some cases explaining my research project, and collecting and returning the surveys. Surveys were returned by thirty-four of the forty associations. In two associations, the surveys were administered during a board meeting while I was present. In another two associations, I distributed the surveys during a board meeting, and the surveys were later collected by the contact person.

The survey included questions about the board members' perceptions of civic responsibility, homeowner associations, and their neighborhood. The first section inquired about their perception of the significance of HOAs, including descriptions of the primary benefit and drawback to living in an association. The second section addressed the research questions regarding neighborhood identity, including both contact with other members of the association and their perception of the diversity within the neighborhood. The third section focused specifically on questions related to the scale of civic responsibility. The final component of the survey asked for biographical information about the board members.

Limiting the survey to board members versus the overall membership of the association clearly impacts the results of the survey. Board members are likely to be much more involved than the average member of the association and are thus likely to have stronger opinions about the association. A survey of all association members would almost certainly have had a lower response rate than the 67% rate for the board member survey. Because the members with the strongest opinions would be most likely to return the survey, an attempt to survey the complete neighborhood would also result in a bias in favor of the strongest opinions. It would be difficult to determine the extent of this bias and therefore the claim to represent the entire neighborhood would be undermined. By surveying only board members, this bias towards the most interested members of the neighborhood is directly acknowledged. It is not clear how board members differ from other association members regarding civic responsibility. Board members would be expected to be more supportive of the homeowner association than the average member given their time commitment. Whether or not this support translates into a different sense

of civic responsibility is not certain. It is important to remember that the results of the survey cannot be used to describe all members of homeowner associations, but are limited to the board members. National surveys have also focused on board members and not the membership of the association (Dilger 1992; Heisler and Klien 1996).

3.1.6 ASSOCIATION MEETINGS AND ADDITIONAL INTERVIEWS

In addition to interviews and surveys of board members, additional informal interviews were conducted with three sets of professionals working with homeowner associations. First, four developers were contacted. Interviews were conducted with the staff members in charge of managing the association while it was still run by the developer in most cases. These four developers all had at least one development in the study area that they managed at the time of the interview. Second, six real estate agents were interviewed to determine the importance of associations in the process of selling and buying a house. Most real estate agents were contacted while they were showing houses in the area. They were informally interviewed at these houses regarding the relative importance of homeowner associations for homebuyers. The questions asked of developers and real estate agents are provided in Appendix C. Finally, local government officials in Redmond involved in the planning and plat approval process were interviewed to provide information regarding the role of the government in establishing associations. These interviews occurred between June 1996 and March 1997.

I attended a total of seven association meetings between July and November 1996 to observe the type of interaction and issues addressed in typical meetings. In one association I attended a safety committee meeting, a board meeting, and the annual meeting. I also received copies of the association correspondence within the association since the residents took control. In addition, I attended two board meetings in other associations and two other annual meetings of the residents. Newsletters, budgets, and copies of the CC&Rs and bylaws were provided by some of the associations. Not all

board members interviewed were asked for these documents, and some were not willing to provide this information to someone outside of the association.

3.1.7 COMPARING NEIGHBORHOOD VOTING PATTERNS

Election results from six different ballot measures were analyzed in order to compare political attitudes in neighborhoods with and without homeowner associations based on their understanding of civic responsibility. The precinct-level results of these elections were examined to determine whether precincts where a higher percent of the housing units are in homeowner associations have a correspondingly more local or more private understanding of civic responsibility. While there are a host of complications associated with this method of measuring the relationship between homeowner associations and civic responsibility, which will be highlighted below, it provides insight beyond the board members of associations who were surveyed and interviewed. Given the cost and questionable accuracy of attempting to conduct a survey of homeowners in neighborhoods with and without homeowner associations using these voting data with reservations serves as an efficient way of making these comparisons.

The six ballot measures analyzed occurred in 1995 and 1996. In September, 1995, there was a countywide vote on a tax package to pay for a new professional baseball stadium to be located in downtown Seattle. In September, 1996, there were two ballot measures which together provided county funding for the purchase and maintenance of parkland throughout the county, including funding for neighborhood parks. A tax package to fund a regional transit system, including rail, other mass transit, and highway improvements, was voted on in a special district that included most of the study area in November, 1996. Support for any of these three measures would indicate a measure of civic responsibility to the metropolitan scale at the expense of individuals who would see a tax increase. In addition, in November, 1996, two state wide initiatives supporting charter schools and school vouchers were on the ballot. Support for these two initiatives would suggest a more individual and private sense of civic responsibility as the

responsibility for education would shift away from the government. In addition, the results of the 1996 presidential election and the 1994 senatorial election were examined to determine differences in political party loyalty between precincts.

Because of rapid growth within the study area, the number and boundaries of the precincts changed slightly every year. Most precincts did not change each year, however, resulting in some continuity from year to year. There were 97 precincts in the study area in 1994, 99 in 1995, and 104 in 1996. In order to make comparisons between different precincts based on their composition of homeowner associations, it was necessary to construct a measure of the concentration of homeowner associations. By comparing the boundaries of precincts in the study area with land use and plat maps, a database of housing types by precincts was created. For each precinct, the number of houses in each plat was calculated and the plat was classified as to whether it had a homeowner association or not. The land use maps for the parts of the study area in unincorporated King County also show the location of residences outside of plats. The plats were current at the time they were examined for this study in the fall of 1996. Most of the land use maps had not been updated since approximately 1990 for other houses located outside of plats. This older information might have resulted in an undercount of these houses, although this undercount should be relatively insignificant overall. Houses outside of plats were counted and added to the number of plat lots to arrive at a total figure for the number of housing units. In unincorporated King County, there was only one condominium and no other multi-unit residential dwellings. In the city of Redmond, a similar land use map was used that specified which land parcels had addresses and the zoning of the parcel. The plats were categorized in the same manner described above. Other residences were counted based on the presence of an address, which generally means a building is constructed and usually occupied on the site in residential zoning. A complete listing of condominiums and apartments was provided by the city of Redmond. Based on the addresses provided, the condominiums and apartment buildings were coded

to the appropriate precinct to provide a complete summary of the total number of housing units in each precinct.

In order to make the most direct comparison between precincts with a high percent of homes in homeowner associations and the voting results, only precincts with over 95% of the housing units in detached houses (excluding apartments and condominiums) were included in the study. For the 1996 precincts, seventy-five precincts were left in the analysis. Seventy-three precincts were analyzed for the 1995 ballot issue, 71 precincts for the 1994 election, and 57 in the special district established for the regional transit vote. The differences between multi-unit, particularly apartment, residents and single-family homeowners were likely to overshadow any different between homeowner association and non-association precincts. Other differences, such as the average price and age of the homes in the precinct, would have required examining individual tax records of thousands of houses, which was not feasible. Demographic information about the residents was only available at the census tract scale and was from 1990. Since many of these areas had seen significant growth and changes in the demographic characteristics between 1990 and the mid-1990s, this information was not useful. Furthermore, the census tracts were significantly larger than the precincts or the neighborhoods and thus did not provide detailed enough information. Only the study area and not a larger portion of the metropolitan area was used in this analysis because of the tedious process involved in determining the location of homeowner associations and determining what type of neighborhoods are in each precinct.

3.2 HOW DO HOMEOWNER ASSOCIATIONS OPERATE?

The associations included in this study are significantly different from those examined in other studies of homeowner associations (Dilger 1992; Heisler and Klien 1996; Blakely and Snyder 1997). As noted earlier, these studies were based on national surveys of the board members and managers of homeowner associations that are

members of the CAI. This study focuses on one particular suburb of Seattle, Redmond, Washington, with a large number of homeowner associations, but not the larger developments that dominate in the more studied metropolitan areas with the most homeowner associations, such in California (McKenzie 1994), Phoenix (Garreau 1988), and Washington, DC (Mallett 1993). Only one homeowner association in the Redmond study area was a member of the CAI. Because the case study homeowner associations are smaller on average, they also provide fewer services and amenities than most of the associations studied to date. This difference in the size and services of the homeowner associations might influence how civic responsibility is perceived at the neighborhood level. Larger associations that provide more services, for example, are more likely to compete with local governments. This section highlights how these homeowner associations operate differently than associations nationwide because of the size and type of association development in the region.

3.2.1 CHARACTERISTICS

3.2.1.1 The Proliferation of HOAs in the Redmond Study Area

Homeowner associations have become an increasingly common form of housing in Redmond over the past thirty years (see Table 3.3). The first two homeowner associations in the study area were platted in 1965, which means the plans for the subdivision were officially filed with the county. Both of these associations included golf courses, necessitating the existence of a homeowner association to maintain the extensive common property. The third association constructed in Redmond before 1970 is a townhouse community, which is technically not a condominium because each property owner owns the ground on which their unit is built. The first condominiums in Redmond were also constructed during the late 1960s; however, as noted earlier, condominiums are not included in this study.

**Table 3.3 Date of Homeowner Association Plats
in Redmond**

Year Platted	Number Of Associations	% of Newly Platted Houses In HOAs
1965 – 1969	3	26%
1970 – 1974	3	37%
1975 – 1979	8	24%
1980 – 1984	20	64%
1985 – 1989	27	83%
1990 – 1995	31	94%

During the early 1970s, three more associations were constructed. During this period, the earlier associations were also adding newly constructed plats to their association representing some of the houses constructed. At this time, a third golf course centered association was constructed as well as a second townhouse association. The first homeowner association that contained all detached homes and no golf course was established during this period. Since the mid-1970s, the majority of homeowner associations were established in neighborhoods without golf courses or townhouses. The percent of the new subdivision housing located within homeowner associations has increased consistently through this period, from well below 50% of the new homes to over 90% by the 1990s. All of the subdivisions under construction in 1996 in the study area have homeowner associations established by the developers.

3.2.1.2 Types and Characteristics of HOAs

The homeowner associations in Redmond area are represented in this case study by the forty associations in which the board members were interviewed and surveyed. These forty associations represent just over 60% of the sixty-five resident-controlled associations in the study area (Table 3.2). When discussing significant events within particular associations, pseudonyms are used for the association names in order to protect the confidentiality of the board members interviewed.

These associations represent the complete range of associations within Redmond, based on size, location, housing value, and age. The case study associations range in size from as few as 12 lots to 484 lots in the largest association (Table 3.4). The median size of the case study associations is 92 lots and the average is 135. These results are a bit higher than the median and average for all ninety-two associations in the study area, which are 49 and 82 respectively. These somewhat larger associations are more likely to be incorporated, usually have more board members, and are less likely to be defunct. The average and median size of the case study associations is still smaller than that of national surveys that had a median of 114 and an average of 291 (Advisory Commission on Intergovernmental Relations 1989), as expected. On the other hand, the case study associations are larger than the average size of 43 found in California by Barton and Silverman (1989) who used the incorporation records of associations as their sampling frame.

Table 3.4 Size of Case Study Associations

Number of Lots	Number Of Associations
1 – 30	5
31 – 60	12
61 – 100	7
101 – 150	4
151 – 200	3
201 – 300	4
301 – 500	5

The average 1997 assessed value, based on a random sample of 20 homes in each neighborhood, range from \$125,000 to \$600,000 (Table 3.5). Half of the associations have an average property value between \$150,000 and \$250,000. A second significant concentration is valued between \$300,000 and \$400,000. Average values are not computed for the associations not included in the study; however, based on an examination of the tax records for the other plats within Redmond (see Section 3.1.2) the

forty associations are relatively representative of the study area. The average age of the case study associations is 13 years, while the average for all ninety-two associations is only 10 years. Since the eighteen associations still run by developers are excluded, this slightly older value is to be expected. Out of the ninety-two associations, 30% are located within the city limits of Redmond. A similar proportion (28%) of the forty case study associations is located within the city.

Table 3.5 Average Assessed Property Value

1997 Average Assessed Property Value	Number Of Associations
\$121 - \$150	3
\$151 - \$200	7
\$201 - \$250	13
\$251 - \$300	1
\$301 - \$350	8
\$351 - \$400	6
\$401 - \$450	1
\$451 - \$500	0
\$501 - \$550	0
\$551 - \$600	0
\$601 - \$650	1

The forty associations fall into three categories based on the demographics of the residents within the association and the nature of the neighborhood. The first category includes associations constructed around golf courses. These golf course neighborhoods are all among the oldest homeowner associations in the study area, and because of their age and the golf course, they have a significantly higher representation of retired residents. Each of these three neighborhoods also has a significant number of families with children, so they would not be appropriately classified as retirement communities, but rather as a mix between children-centered and retirement households. The second type of associations is townhouse neighborhoods. Two of the three associations in this classification include buildings with common walls and thus technically qualified as townhouses. The third community has similarly small lots and similar demographics as

the other two, although the houses are not physically connected. These associations represent the lowest priced houses and typically include a variety of family types, including many households without children. All of these associations do have at least some children in the neighborhood, however. The remaining thirty-four associations contained only detached single-family houses. These neighborhoods vary greatly in terms of housing prices and the size of the lots. Most of these neighborhoods are predominantly composed of two parent families with children. The issues addressed in each of these three types of associations vary which necessitates distinguishing between them in some of the analysis.

3.2.2 STRUCTURE AND ORGANIZATION

3.2.2.1 Organization and Association Meetings

The forty case study homeowner associations are all run by a board of directors composed of members of the neighborhood. These boards are the primary organizational structure of these associations. The boards range in size from three to fifteen members (Table 3.6). In most cases, there are an odd number of board members to allow for votes within the board. In the two associations with four board members, the boards do not have the authority to vote on issues; thus an odd number is not important and the four officers act as the board. Several associations allow the number of board members to fluctuate depending on the level of interest within the neighborhood. The two boards with six current board members both allowed for variations in the size of the board. In most cases, the four traditional offices of president, vice-president, secretary, and treasurer were filled by the board members. In smaller boards, the offices of secretary and treasurer are often combined or the vice-president position eliminated. Some boards also appoint other individuals to fill some of these offices.

Table 3.6 Size of Association Boards

Number of Board Members	Number Of Associations
3	17
4	2
5	8
6	2
7	4
9	6
15	1

The frequency of board meetings varies between the associations. The most common are monthly meetings, with twenty-two of the forty associations meeting monthly. Only two associations meet more frequently, and four do not meet as a board but only at the neighborhood-wide meetings. The board meetings typically rotate from one board member's house to the next. Most meetings are open to other members of the association; however, few board members reported a significant attendance at meetings. In most cases, only the board members were present. The formality of the meetings varies greatly. All of the three board meetings that I observed lasted approximately two hours. In one meeting, there was no formal structure and no official actions were taken, while the other two followed some basic rules of order regarding motions, minutes, and approval of board actions. Most interviewees reported that the board generally votes on issues, such as funding priorities or special projects; however, these votes are usually unanimous after a discussion. As a board member in Crown Hill stated, "people seem to feel . . . before we force somebody to say yes or no – let's search it out and see if we can find a position that we know everybody will support." (Interview, 1996) The preference is for a consulting atmosphere, not a confrontational meeting style. All board members are required by the bylaws and CC&Rs to be volunteers and to receive no reimbursements for their time.

In addition to the board, many associations have committees that deal with particular tasks. The most common standing committees include architectural control,

social, newsletter, landscaping, and security committees. The ACC is required in most CC&Rs, while most other committees are formed at the discretion of the board. Many board members commented that assigning an interested homeowner to a committee is a good way to quiet a critic of the board as well as fill committee positions. One board member commented, "I'm a big one for saying, 'if you think we are doing such a terrible job, we have a vacancy.'" (Interview, 1996)

Two associations hired a management company to handle some of the daily responsibilities of the association. These management companies handle the collection of dues, the payment of contractors, such as landscaping companies, and insurance. Nine associations have full or part-time staff employed by the association. In most cases, the only employee is a bookkeeper. In some associations, particularly the golf course neighborhoods, there are additional full-time employees for grounds and maintenance responsibilities.

Most associations meet once a year as an entire neighborhood to vote on the budget and to elect new board members. Although Washington State law requires that the membership of an association votes on the budget, many associations do not allow the full membership to vote on a budget. Meetings of all the residents are mandated by the covenants and generally require a quorum that is often difficult to meet. The quorums range from 10% up to 75% of the homeowners, although several associations have no quorum requirements. In eleven of the associations, they had considerable difficulty meeting the quorum and in a few cases, they had given up on meeting the quorum at a meeting and now conduct the official business through the mail. Most associations have these meetings at schools, libraries, or other public buildings, although some smaller associations have them at a member's house. If the association has a clubhouse, the meetings are typically held there.

3.2.2.2 Board Members

The reason board members become involved could be classified into three categories: civic-mindedness, neighborhood control, and single issues. In almost all of the interviews, the problem of apathy by other residents in the association was mentioned. In addition, sixteen percent of the board members offered apathy on the part of most residents as the primary drawback of homeowner associations when asked in an open-ended question. In general, serving as a board member or in any other capacity in the association is not a difficult position to secure. In a number of cases, there were vacancies on the board because they could not get enough volunteers to fill all of the positions. Given these vacancies, in most neighborhoods it is not difficult to become a board member and essentially anyone who wants to get involved can. Many board members were directly recruited by the previous board, often by a formal nominating committee established to seek out potential board members. There was a sense that it was important to find people who would get along with the current board and not make life in the association difficult in order to allow for a smooth transfer of power. In Avondale Brook, the current board tried to keep the level of enforcement by the association to a minimum and therefore sought out like-minded board members, as the quote below illustrates.

“Really our only requirement when we advertised [for an open board position] . . . We ask them if they are nit-pickers because we don’t want nit-pickers. We want people who basically take a pretty low key approach to the position. I mean, we don’t want somebody who’s going to be out with the binoculars policing the area looking for people who have painted their trim a certain color. We don’t look for violations. We react to complaints. That’s the approach we like to take. So really we just want somebody who just has a more laid back attitude towards governing.”
(Interview, 1996)

Some board members, the civic-minded individuals, were people who volunteered in some manner as a regular part of their life. Thirty-three of the forty-three non-employees interviewed, considered their role as board members as a civic duty. This classification is based on an evaluation of their response to an open-ended interview

question about why they first became involved with the association. The board members themselves did not classify the reason for their involvement. Twelve of these civic-minded board members professed to having no real interest in serving on the board, but were asked to participate by previous board members. These people viewed their time on the board as one of many different ways they have spent or would spend their volunteer time. They expressed a sense of responsibility to improve the neighborhood as a community and serving on the board was one way they could do so. The same Avondale Brook board member quoted above commented, "both my wife and I are traditionally involved in community activities. We organized block watches in our old neighborhoods. I've served on various city boards." Another board member commented that he would pursue other forms of volunteer work when his commitment to the association was complete. Some of these board members were willing to get involved because they felt it was also a good way to get to know some of their neighbors.

There were eleven individuals, who explicitly wanted to be involved with the association so that they could help shape the association into the type of neighborhood in which they wanted to live. This group includes some people who also viewed this involvement with the association as a civic responsibility. Often these individuals become involved with the association immediately after it was turned over from the developer. When the association was first run by residents, people perceived the chance to mold it. Several board members expressed an interest in making sure the association got off to a good start, and wanted to influence the approach taken by the board. The following two quotations illustrate how some board members get involved because they want strict enforcement of CC&Rs while others get involved to prevent just such enforcement.

"I was concerned about covenants to make sure they get followed. I bought for that reason and I felt I had some responsibility seeing that it was going to get done." (Interview, 1996)

“Everybody got a copy of the CC&Rs and was told to read them and come prepared to discuss and organize. At that meeting we started discussing them, and I guess I had spent the most time researching and trying to interpret the rules and was very upset by most of what I saw in there . . . When it came [time] to . . . get organized, who wants to be president? My name was thrown out there.” (Interview, 1996)

In some cases, these board members specifically moved into the neighborhood because of the existence of the association, particularly the existence of the covenants. At least three people had served on other boards in condominiums or other associations before moving to the neighborhood. Five board members mentioned living in other neighborhoods with defunct associations or covenants that were not enforced, and they wanted to be assured that this would not happen in this neighborhood. The following quote illustrates how important the existence of a homeowner association can be to a few individuals, although most board members did not consider the association a decisive factor in their move.

“We lived about a block down in the next division down the hill there. There was no homeowner association, so our moving up the hill here having an association was a big impact. That was a very desirable factor.” (Interview, 1996)

Finally, five individuals got involved for a particular issue. In one case, the board member wanted to learn how to prevent a nearby renter from using the house for a business. In the process of finding out what power the association had in dealing with this issue, he became a member of the board. In the other four cases, the board members felt the preceding board had mismanaged the association or the budget in some way. One of these board members was spending nearly forty hours a week completely revising the structure and legal documents of the association, after several years of less intensive management of the association. In another association, the entire current board was elected to virtually restart the association after several years of neglect and virtual

inaction on the part of previous boards. In both of these cases, the individuals seemed to have the support of the members of the association, although this evaluation is based on their own testimony.

Three of the board members had served more than one term as a board member, the rest were either serving in a manner that did not involve a specific term, such as secretary/treasurer or employee, or serving in their first term on the board. Few people interviewed were interested in serving more than their current term, and a number vowed never to get involved with such things again. One board member, who was particularly disillusioned with the association stated, "I will never get on another homeowners board again. I've been on a lot of volunteer boards, as trustees and directors. I will never be on another homeowners board again, and I will never move into another subdivision that has a homeowners [association]." (Interview, 1996) This board member had become involved specifically because he opposed the use of association funds and the increase in the dues by the previous board. He intended to show the neighborhood how the association could be run more responsibly and then retire from the board.

3.2.3 RESPONSIBILITIES

3.2.3.1 Financial Responsibilities

One of the boards' primary responsibilities is to manage the finances of the association. These financial responsibilities include establishing a budget, collecting dues, and assessing liens if necessary because of late payment of dues. Since assessments are the only source of income for most associations, the total budgets can be calculated by multiplying the annual assessment by the number of lots. Based on this measure, the annual budgets of these associations range from about \$1700 to just over \$500,000. The majority of associations had budgets between \$5000 and \$20,000. Most boards handled these responsibilities directly, although two associations had management companies responsible for collecting the dues, and four hired bookkeepers. Most of the associations do maintain a budget that is available to the members of the community and often

distributed it with the newsletter. In the least formal and smaller associations, which see little change in expenditures each year, a formal budget is often not drafted. Three associations that have budgets over \$10,000 have just begun to keep a budget within the past two years. Seventy-seven percent of the associations have liability insurance for their common property; however, only sixty-four percent also have insurance to cover the board of directors.

Table 3.7 Case Study Association Annual Budgets

Number of Board Members	Number Of Associations
No Dues	2
\$1501 - \$5000	5
\$5001 - \$10,000	8
\$10,001 - \$20,000	10
\$20,001 - \$50,000	10
\$50,001 - \$100,000	2
Over \$100,001	3

All but two associations collect dues or assessments as they were referred to in associations that wanted to stress that they were not optional. One of these two associations intends to begin assessing dues of approximately \$100 within the next year. The majority of dues were collected annually, and they ranged from \$25 to \$2,640 a year (Table 3.8). The highest assessments are for townhouses that involve common maintenance such as exterior painting and roofing on all of the units. These higher assessments are collected monthly or quarterly. All of the detached house neighborhoods had assessments under \$500 per property.

Table 3.8 Annual Dues

Annual Dues	Number Of Associations
No Dues	2
\$1 - \$50	3
\$51 - \$100	6
\$101 - \$200	14
\$201 - \$300	5
\$301 - \$500	5
\$501 - \$1000	2
\$1000 - \$2000	2
\$2000 - \$3000	1

Nineteen associations have filed liens against homeowners for a failure to pay dues on time. In most cases, the people against whom the liens were filed were in the process of selling their home due to financial difficulties. The process of placing a lien was approached differently depending on the board and the individual on whom the lien was going to be placed. Some board members were reluctant to place an additional burden on their neighbors. Other board members enjoyed the opportunity to file the lien against a particularly troublesome homeowner or felt that it was necessary for the association to be financially responsible. In some cases, the person the lien was being filed against had been a constant problem for the association and the current board. One board member summarized this conflict between being financially responsible for the association and being neighborly.

“Because of downsizing that’s taking place this day and age he [an owner in the association] lost his job a year and a half or two ago . . . basically they’ve drained their savings down to where they’re broke . . . so they’re behind probably four months . . . well I’ve not put a lien on their house yet. Their house isn’t for sale. They live right across the street from me. I see what’s going on. So I have visible control, so I haven’t actually exercised legal control. But if I ever saw a for sale sign go up on that house, I’d go down to the court house and slap a lien on the house quicker than a whistle. No disrespect to them, but if they are broke and they are liquidating, I just want to make sure we are in line. It’s nothing personal.” (Interview, 1996)

An additional seven associations had threatened to file liens. Public humiliation of delinquent homeowners, usually through listing their names in a newsletter, was used in at least seven associations. One board member stressed the value of public embarrassment as a collection tool, by noting, “With the annual billing we publish a list of all unpaid homeowners, so their neighbors know who they are.” (Interview, 1996)

3.2.3.2 Services

In addition to the financial responsibilities, the other major responsibility of the boards is to manage the common property. Often one board member is assigned to deal with landscaping issues, which generally is the only responsibility for the common property. In some cases, this board member works with a committee of other board members or members of the community. In golf course neighborhoods, there are often several different individuals and committees responsible for overseeing the maintenance of the clubhouse and the greens. Even for neighborhoods without golf courses, the largest portion of most associations’ budgets goes towards landscaping costs. In twenty-nine associations, a landscaping firm is hired for weekly maintenance, and additional firms are contracted for major tasks such as tree removal. In addition, five associations maintain full-time employees for landscaping. Only six associations do not have a landscaping employee or contract with a landscaping firm. One of these associations pays neighborhood children to take care of the relatively limited grounds, two associations

rotate responsibility among the homeowners, and three associations have no maintained common areas.

Many boards provided different services for their association, one of the more common being security related services. Particularly outside of the city of Redmond, the police protection provided by King County police was considered inadequate. Board members complained about half-hour response times for the police. Seven associations hire an off-duty police officer to patrol the neighborhood for a set number of hours a week (usually ten hours during the evenings and weekend). In addition, six other associations had considered this option but decided against the cost, a uniform rate of \$25 an hour. A number of boards were instrumental in getting smaller sections of the community to form block watch programs. Only two of the associations interviewed are in a gated neighborhood, and these associations have been gated since the association was founded. One association is in the process of applying for a variance to allow them to gate a county street. Two other associations discussed the possibility of gating the neighborhood, but did not feel it was a realistic alternative.

Another common responsibility that homeowner associations assume is the repair and maintenance of mailbox stands. Mailboxes are typically clustered together in groups of 5-8 mailboxes in neighborhoods with and without homeowner associations. The shelters covering the mailboxes are not always mentioned in the governing documents as an association responsibility, but a number of associations felt it was necessary for the association to step in and take the lead. Several board members commented on the number of hours spent repairing these mailbox stands; one board member claimed to have spent over 100 hours working on neighborhood mailboxes. In one neighborhood, funding the repair of mailbox stands became a precedent setting experience because the association had previously avoiding spending any funds for projects not on the common property. Some associations also provide special large-item trash collection for the neighborhood and sponsor garage sales, also called recycling events, to finesse the prohibition against commercial use of the properties written into the CC&Rs.

3.2.3.3 Enforcing Covenant Restrictions

In most cases, a great deal of the responsibility for enforcing the covenants falls to the architectural control committee (ACC). The ACC, also called an architectural review committee in some associations, is often separate from the board. Nine boards act as the ACC and three associations do not have a functioning ACC, while the rest have a separate committee or individual acting as the ACC. Most associations do not have a formal approval process; however nine associations have a form for people to file and several others require written application letters and approvals. These decisions are often some of the most contentious actions of the associations because they involve how individuals can change their own property. The biggest problem faced by these committees is how to handle owners who make changes that technically require approval without seeking this approval. If the changes were likely to be approved, then it was usually adequate to remind them to apply in the future; however, when the changes were deemed inappropriate and aroused the attention of other neighbors, this led to heated debates in several neighborhoods. Examples of particularly issues regarding this aspect of enforcing the covenants are provided in Section 4.1.1.3.

Other covenants that do not involve an official approval process are not necessarily the responsibility of the ACC. These covenants include a failure to maintain the landscaping or lawn to the neighborhood standards, disruptive behavior, particularly loud parties, and illegally parked vehicles, particularly boats and recreational vehicles. In some associations, the board members police the neighborhood and notify violators directly as a board member explained in the following quote.

“We [the board members] are proactive about it [enforcing covenants]. When we drive around the neighborhood if we see something, we’ll write the letter. We normally write a letter giving them 30 days to make the change before we get any nastier.” (Interview, 1996)

In many associations, board members do not take such a proactive stance. In these associations, the board acts only on a complaint from another resident in the neighborhood. In some associations, these complaints must be signed and in writing, greatly reducing the number of complaints received. The president of Cambridge on Heritage Hill who established a policy requiring all complaints be written and signed had received no complaints since taking office compared to many complaints handled less formally by his predecessor.

3.2.3.4 Social, Community, and Political Activities

Several association boards make a direct effort to create a sense of community within the neighborhood. Twenty-two associations have newsletters and an additional four had newsletters in the past. Eighty percent of the associations have directories of the members of the association. In addition, twenty-nine associations had at least one social gathering in the past year. The most common activities were Christmas parties, Easter Egg hunts, and 4th of July picnics. All but one of the associations tried to have social events at some point, although several had since given up organizing these activities due to poor responses from earlier attempts.

None of the people interviewed considered political activity to be a part of their responsibilities, and several mentioned that they tried not to act as representatives of their neighborhoods. Despite this claim, twenty-eight of the associations had taken part in some form of interaction with the local government, generally regarding the construction of additional houses or public facilities, such as shopping centers, schools, and airports, in the immediate area. Two associations had community affairs committees, but the majority of board members interviewed did not view themselves as organizers for the neighborhoods or representatives of the neighborhood.

Overall, the associations are involved in very similar issues although there is a lack of any significant cooperation between them. This summary of the activities in which board members of these associations are involved on a regular basis provides the

needed background to answer the research questions regarding the connection between these homeowner associations, neighborhood identity, and civic responsibility posed in this study.

CHAPTER 4: BEING A MEMBER OF THE NEIGHBORHOOD

A sense of civic responsibility can be formed or altered by the relationship people have with their neighborhood. In a neighborhood with a great deal of interaction among neighbors and a strong identification of the neighborhood as a personally meaningful place or even a community, people would be expected to feel a stronger bond with their fellow neighbors. Homeowner associations play a role in establishing a neighborhood identity and a sense of community within a neighborhood. This stronger bond suggests that the neighborhood is an important scale of civic responsibility that could influence people's wider understanding of civic responsibility in a number of ways. It could increase their sense of responsibility for others outside of their household, and in doing so lessen the importance placed on individual responsibility. A more common assessment of a strengthened bond with the neighborhood, on the other hand, is the argument that it weakens the sense of civic responsibility at larger scales, particularly for regional and local governments (McKenzie 1994; Blakely and Snyder 1997). Both outcomes assume that as the importance of the neighborhood as a scale of civic responsibility increases the importance of other scales decreases. It is not clear, however, that civic responsibility is a zero-sum situation, and a stronger sense of responsibility towards the neighborhood could increase the sense of responsibility at all scales. If civic responsibilities are handled privately, as they are with a homeowner association, it could influence peoples' perceptions of the nature of civic responsibility as well as the scale. The goal of this chapter is to examine how homeowner associations influence neighborhood interaction, including their role in creating or maintaining a sense of community, and neighborhood identification. The larger questions of how this neighborhood identity affects wider societal changes and the understanding of civic responsibility are addressed in later chapters (see Chapters 6, 7, and 8).

Two aspects of identification with the neighborhood are examined in this chapter. First, the importance of neighbor-to-neighbor interaction as a way of establishing a sense of community between neighbors within a neighborhood is examined. The distinction between a neighborhood and a community is addressed in sociological literature (Jacobs 1961; Suttles 1972; Wellman and Leighton 1979; Guest and Lee 1983). In this research, the term neighborhood refers to the geographic boundaries of the homeowner association, and community refers to a sense of identification with the neighborhood. Guest and Lee examined two aspects of community within neighborhoods, built around sentiment and evaluation, resulting in urban village communities and communities of limited liability, respectively. Urban villages are most common in areas where there is a mix of residential and non-residential uses, often older urban neighborhoods. In these neighborhoods, there is a sense of attachment to the particular place, with a great deal of interaction and personal relationships within the neighborhood (Jacobs 1961). Communities of limited liability are most common in high-status and child-centered neighborhoods, such as the suburban neighborhoods examined in this study. The personal relationships within these neighborhoods are based upon common socioeconomic and lifestyle similarities between neighbors, as reflected in the similarity within the neighborhoods on these characteristics. These neighborhoods are perceived as “nice” places to live, but there is not the strong attachment to the particular neighborhood (Suttles 1972; Guest and Lee 1983). As typical examples of communities of limited liability, the residents of neighborhoods examined in this study would be expected to have the related sense of community. This chapter examines how homeowner associations influence this type of interaction. Do homeowner associations result in more interaction and more identification within the neighborhood as a personally important particular place, making these neighborhoods more like urban villages? Most research suggests that homeowner associations have not fulfilled this potential community building role (Langdon 1994; Blakely and Snyder 1997).

The impact that the existence and type of homeowner association has on the identification with the neighborhood has been theorized (Langdon 1994; McKenzie 1994)

but little research has probed these relationships directly. Langdon argued that homeowner associations force uniformity and a lack of individuality on the entire neighborhood destroying any sentimental attachment for the neighborhood because there is nothing unique or interesting. This lack of a unique identity for a particular house or the neighborhood as a whole makes it more difficult for people to form an attachment and a sense of community in the neighborhood. Langdon and McKenzie both commented that homeowner associations often involve the entire neighborhood in neighbor-to-neighbor disputes and by doing so create increased hostility within the neighborhood.

Neighborhood interaction and the sense of community are analyzed in three different ways: informal social relationships, communication of information, and formal association relationships. These three different types of interaction provide insight into how the sense of community fits within the urban village and community of limited liability division. The type of relationships developed directly from homeowner associations are addressed first, because they are the most distinctly different aspects of these neighborhoods compared to non-association neighborhoods. The role that HOAs play in increasing the distribution of information is examined next. This type of interaction is more typical of limited liability communities, and thus any role the homeowner association plays in this regard would further identify these neighborhoods within this type of neighborhood (Guest and Lee 1983). Finally, the ways the homeowner association increases social interaction among neighbors, increasing the urban village sense of community, is examined. Clearly, these are only a handful of ways of measuring the strength and type of community within a neighborhood.

The second section addresses the issue of neighborhood identification, not as interaction between members of the neighborhood, but as an individual's understanding of their neighborhood as an important and meaningful place. A stronger attachment to the particular neighborhood would reflect an urban village sense of community, while a connection between neighborhood identity and status would reflect a community of limited liability. The first aspect of this identification is based on the way people

distinguish their neighborhood from other neighborhoods, particularly surrounding neighborhoods. Why is their neighborhood distinct from the surrounding neighborhoods and are the residents attached to the neighborhood for these reasons? Suttles (1972) considered the differences between neighborhoods, particularly surrounding areas, to be one of the most important aspects of neighborhood identification and argued that people only define boundaries for their neighborhood to distinguish themselves from others. Walker (1981) noted the importance of social status distinction associated with neighborhood identification. The goal of covenants and restrictions is largely to maintain a particularly high status to the neighborhood, which is discussed in Chapter 5.

The second aspect of neighborhood identification is the use and importance of the name of the neighborhood. The extent to which board members used the name of their neighborhood when speaking to others outside the neighborhood highlights the degree they identify with the neighborhood. In addition, the particular name selected by individuals in associations with more than one possible name attached to the same geographic area is examined to the extent it illustrates the importance of neighborhood signs. Davis (1990) noted the political and social importance attached to the official recognition of a neighborhood name. In particular, Davis discussed how neighborhoods want to be named to distinguish themselves from surrounding areas that are perceived to be lower-status neighborhoods.

The chapter concludes with a discussion of the degree to which homeowner associations influence both types of neighborhood identification and how neighborhood identification influences the type of community (urban village or limited liability) within the neighborhood. This discussion leads to the question of how neighborhood identity in suburban neighborhoods is changed by homeowner associations. In addition, along with the following chapter on the importance of suburban ideology, these findings highlight the role of identity and homeowner associations in the definition of civic responsibility.

4.1 INTERACTING WITH THE NEIGHBORS

Neighbor-to-neighbor interaction is understood as one of the important components in making a neighborhood a community (Guest and Lee 1983). These personal relationships form the bonds that hold a neighborhood together as a meaningful community for the people who live there, particularly in urban village communities. The strength of suburban neighborhoods as communities is debated, particularly because of the more common suburban community of limited liabilities. Fisher (1976) found a greater level of interaction between neighbors in suburban neighborhoods. Despite this greater interaction, Baumgartner (1988) argued that these relationships are relatively weak and do not represent lasting bonds but are often conflict-avoidance relationships. These weaker bonds would represent the type of relationships expected in communities of limited liability. Langdon (1994) and Kunstler (1993) argued that there is significantly less interaction in suburban neighborhoods than older urban neighborhoods, primarily because of the isolating architecture and urban design of these places. Thus, the debate over the strength of neighbor-to-neighbor relationships in the suburbs remains open, as do the explanations for the differing nature of the relationships.

The research cited above compares suburban and urban neighborhood relationships. Less research has been done on the impact of homeowner associations on these relationships. McKenzie (1994) questioned the degree to which these associations can facilitate a sense of community, when their primary purpose is for residents to govern other residents. He argued that the relationships fostered by associations do not represent neighborly relationships, but rather power relationships that allow some members of the community to enforce their will upon the rest of the residents. A counter argument can be offered that these associations increase contact and communication between the neighbors, thus allowing the possibility for a stronger sense of community and stronger relationships within the neighborhood.

The role of homeowner associations in neighborhood relationships is examined in three ways in this section. First, the formal interaction involved in maintaining and running the association is examined. This interaction includes the active participation of volunteer residents as board members, officers, and committee members. It also includes the participation of other residents by attending meetings and fulfilling the duties of membership including adherence to the CC&Rs and payment of dues. The second type of interaction examined focuses on the role of the association in facilitating communication within the neighborhood. This interaction is primarily through newsletters and directories organized and distributed by the associations. Finally, most of the associations studied also serve a social purpose, explicitly designed to foster a stronger sense of community in the neighborhood. In addition, several of the board members interviewed commented on the sense of community and the extent of neighborly relationships in the neighborhood. These social interactions are addressed in the third part of this section.

4.1.1 CONTROLLING THE NEIGHBORS

Homeowner associations are structured to allow some residents to govern the other residents of the neighborhood. Once associations are turned over by the developer, the board of directors is elected by members of the association. These board members are the most active members of the association, often attending monthly meetings and performing specific duties outlined for different officers in the bylaws. They are elected by the majority of the homeowners, each able to cast one vote per lot owned who participate in the electoral process. Most elections are held at an annual meeting at which members may vote in person or via a written proxy vote. Once elected, board members have the ultimate and legal responsibility to enforce the covenants, conditions, and restrictions (CC&Rs). Each part of this process involves neighbor-to-neighbor interaction, in turn influencing the sense of community in the neighborhood. The interactions and motivation of board members will be examined first, since they are the most active participants in the associations' operations. The role of the rest of the

neighbors in attending meetings and serving on committees, which are generally appointed or organized by the board, provides a second way of approaching the issue of neighbor interaction within the formal structure of the association. This participation by the members is voluntary, since not all members are required to vote, participate on committees, or attend annual meetings. Finally, the duties performed by the association, including both the collection of dues and the enforcement of CC&Rs, provide insight into how all members of the neighborhood, whether they choose to be involved or not, are drawn into neighbor-to-neighbor interaction because of the homeowner association.

4.1.1.1 Interaction among Board Members

While there is much variation among the associations studied, common themes emerge when examining board members. In most neighborhoods, if someone wants to become a board member, he or she generally is able to do so. Most associations do not have competitive elections for board positions, since there are often only enough volunteers for the number of open positions. When there are more volunteers for board positions, the losing candidate is often appointed to a committee, such as the architectural control committee (ACC) or asked to fill vacancies as they appear on the board. One association even doubled the size of the board to prevent competitive elections and allow everyone who was interested to serve. Although this increase in size is unusual for the board of directors, it happens more frequently with varying committee sizes to accommodate everyone interested in participating. In most cases, people are asked by a nominating committee, often composed of current board members, if they are willing to stand for election. Other people volunteer at annual meetings as part of the election process. People rarely run on issues, and as a board member at Canterbury Greens, a larger association that often has multiple candidates, notes, "Usually the vote goes to the people who are best known – simply name recognition." (Interview, 1996) At the annual meeting of Swan Valley, which held elections for the board and the ACC, the candidates present at the meeting were elected over those who were unable to attend, without any significant discussion of issues or qualifications. A "losing" candidate for the board

position then ran for a position on the ACC and won, highlighting the noncompetitive nature of these elections. Several board members start their terms on the board as an appointed replacement for someone who moved or resigned from the board. A few associations have vacancies on the board because there are not enough people interested to fill all of the positions. Overall, becoming a board member is not particularly difficult and generally requires little more than volunteering or being volunteered at an appropriate time.

While it is generally not difficult to become a board member, in three of the forty case study associations entire boards were voted out of office or forced to resign and in four additional associations there was a significant degree of turnover because of widespread dissatisfaction with board actions. These figures indicate the potentially contentious nature of homeowner associations. None of the people interviewed mentioned any case where the board members had been officially impeached, although most associations' bylaws allow for this action. Some board members did resign under pressure. A handful of board members interviewed served more than one term on the board, but the majority are not interested in serving beyond their current term. As discussed in section 3.2.2.2 a few board members swore that they will never be involved in an association board again, while others merely felt the responsibility should be shared within the neighborhood.

One of the four boards turned out of office had come into office explicitly to change the way the association was managed. The board decided to hire a management company to handle the association affairs, requiring a doubling of the assessments. This increase in assessments resulted in a backlash against the board forcing the board members to resign; the management contract was not renewed. In three of the four cases of some board members being voted out of office because of board policy, the issues related to assessment increases and the management of association funds.

In Deer Meadow, one member of the board strictly enforced the covenants to the point that several members of the association felt harassed. This board member tried to prevent individuals from planting anything in the portion of their yard bordering the street, although it is not prohibited in the covenants, and generally had a confrontational style when dealing with neighbors and other board members. At the annual meeting a motion to recall the board over these actions was raised, leading to the entire board resigning rather than face a recall vote. The particular board member who was the target of the impeachment motion wanted to fight the recall but resigned when the rest of the board decided to resign. This individual was devastated by the action, refused to speak to the neighbors after this meeting, and moved from the neighborhood within a few months. The fourth case in which several board members were voted out of office also involved the way covenants were enforced.

The majority of the board members do not face this type of opposition and serve out their term in relative anonymity. In associations where I had to call random residents to identify the president or board members, a significant number of residents could not tell me the name of a current board member. In one instance, the person contacted referred me to her block captain, a person responsible for communication between the board and a small number of neighboring residents. The wife of the block captain referred me to someone she knew who was involved with the association, who turned out to be a past president and current secretary, who then put me in touch with the president. This lack of knowledge about the association by the members highlights the limited interest and concern many of the other residents in the neighborhood feel towards the association. In most associations, most of the time, board members are serving without much attention from the majority of the residents. A board member at Swan Valley felt that a lack of interest in association activities is a positive sign for the board of directors, because it means that people are satisfied with the status quo.

Board members are a self-selected or board-selected group of individuals active in the neighborhood, based on the relatively noncompetitive election process. As explained

in Section 3.2.2.2, board members chose to become active in the association for a variety of reasons. Some board members become involved to meet others in the neighborhood. These individuals view the association as a means of increasing their interaction with neighbors. A board member in Equestrian Lane explained,

“I had just moved here and had a one and a half year old son and I didn’t know anybody. I’d wander around the streets and try to meet people and stuff. So, I decided I’d sign up for the board so I could meet people.”
(Interview, 1996)

Most of those who became involved for this reason feel it is a successful way to become more active in the neighborhood. This social motivation for involvement reflects a desire for a community with strong personal relationships, typical of an urban village.

Some civic-minded board members became involved because they felt it was an important way to give something back to their community. They view their time commitment to the homeowner association as part of their civic volunteering, probably one of many different volunteer activities that they will be involved with over time or concurrently. Participation as a volunteer in a local organization, such as the homeowner association, is a typical way of building a sense of community in a limited liability community (Guest and Lee 1983). Particularly in the newest associations, people become involved because they want to shape the direction of the association. These individuals were very direct about the fact that they wanted to move the neighborhood in a particular direction, usually related to the strictness of covenant enforcement. These board members most often included the first president or chair of the board in the association once the association was turned over from the developer. Finally, some board members became involved because there was a particular issue that they felt should be addressed. These final two motivations for participating on the board reflect a more personal interest in the association, rather than a community-oriented motivation.

Because almost all of the research contacts within these neighborhoods were with board members, it is difficult to make direct comparisons between board members and

the rest of the residents in the association. It is reasonable to assume that board members are some of the most active members of the neighborhood, and therefore are likely to have more interaction and know more people in the neighborhood than the average resident. Table 4.1 provides some indication of how many of their neighbors the board members recognized both in person and by name, based on the results of the board member survey. The table shows what percent of the board members in each size association knew different percentages of the residents in their association.

Table 4.1 Percent of Residents Known to Board Members by Size of Association

Association Size	Percent of Residents Known					N
	< 10%	10-25%	25-50%	50-75%	75-100%	
Less than 61 homes	2%	16%	20%	32%	30%	44
61 to 200 homes	27%	32%	29%	13%	3%	41
Over 200 homes	45%	36%	18%	0%	0%	44

As expected, the board members in smaller associations are more likely to know most of the residents in the association, since there are simply fewer people to get to know. On average, board members know approximately one-third of the members in the association. The table does not provide comparisons to other non-association neighborhoods or people who are not on the board. These numbers show that for many board members, they are deciding on policies that will affect mostly strangers, not people they personally know or even recognize by name. This finding downplays the significance of interaction at the association level as a means of creating a strong neighborhood identity, because the interaction is so minimal that board members do not know the majority of the other members. Board members, who have the most interactive role within the association, do not have contact with the majority of their neighbors. Unless the board takes dramatic action, usually leading to negative interaction, the relationships between board members and the rest of the neighborhood are not particularly strong.

Overall, board members appear to have relatively limited neighbor-to-neighbor interaction with the majority of the members of the association. The board members interact among themselves as necessary, but they do not have to interact with many other individuals in the neighborhood. The lack of competitive elections and the limited interest in the association by the membership overall means that the board members, as a self-selected group can act independent of the rest of the members unless they take particularly drastic action, such as excessive enforcement of the covenants or increases in the assessments. This summary of board member activities offers little indication that a stronger sense of community is built around the interaction fostered by the board members.

4.1.1.2 Voluntary Association Interaction for Members

For the other members of the association who are not on the board, there are several ways to volunteer to participate in association activities. A general association member can participate by attending board meetings, attending the annual meeting, or serving on a committee. While almost all of the board meetings are open to the rest of the neighborhood, very few non-board members come to the meetings. Several boards do not publicize the times or locations of the board meetings, requiring interested residents to contact them before attending, partly to prevent an unexpectedly large number of people showing up unannounced at board members' homes.

Annual meetings represent the one activity in which all members of the neighborhood have a formal role to play. The attendance at these meetings varies greatly among the associations and over time depending on the issues in any given year within an association. Several associations report high attendance at the annual meetings. In smaller associations, high attendance means that the majority or almost all of the members attend the annual meeting. In larger associations, a good turn out could be as low as twenty percent of the total membership. At the other extreme, eleven associations report continually having a problem meeting the required quorum at the annual meeting, which

varies greatly from 10% to 75%, although some associations do not have any quorum requirement. The bylaws or CC&Rs generally require that a second meeting be called and announced to the entire neighborhood within a given number of days, at which time the quorum is set at a lower level. The same procedure would apply if the association was unable to meet this lower quorum at the second meeting, until there is a low enough quorum to allow for a meeting. Of the three annual meetings that I attended, board members at all three were concerned about meeting the quorum, and one of the three did not meet the quorum. The other two associations did better than expected including both written proxy votes and actual attendance. Board members reported frantically searching for people by driving around the neighborhood in previous years in two different associations with quorum requirements. One association that just turned over from the developer failed to get the required quorum at the initial meeting forcing the developer's representative to call a second meeting just to transfer power to the residents. Three associations have abandoned the annual meeting and hold votes on board members or any other matter such as budget approval or covenant amendments through the mail.

As with the annual meeting, interest in serving on committees varied greatly between associations. Few associations are able to maintain a large number of standing committees. The golf course neighborhoods have more committees than other associations because of the added responsibilities of clubhouses and golf course management. In one neighborhood without a golf course, over fifty percent of the seventy-five houses have at least one person serving on one of eight committees in addition to the board. This participation is definitely the exception, compared to most other associations that have far fewer committees. Committees are often a way for the board to appease people with a particular issue that they want addressed. They are either appointed to the relevant committee or assigned with the task of creating a committee. Some of the more common committees are landscaping, security, nominating, finance, social, and newsletter. The most common committee is an architectural control committee (ACC), which, as noted earlier, is the only committee formally mentioned in

the CC&Rs and bylaws of most associations. The amount of time people serve on the ACC also reflects the level of interest in the neighborhood. In some neighborhoods, with a large number of active members, the committee changes every year. Other associations have had one or two people acting as the ACC for years.

This interest in participating as volunteers, as both board members and committee members or voters at the annual meeting, is indicative of a community of limited liability. The interaction on these committees is primarily limited to common interests of the residents, specifically the quality of the neighborhood. A high level of participation in these voluntary activities would suggest a stronger sense of civic responsibility at the neighborhood level. This identification with the neighborhood is based on an understanding of the neighborhood as a community of limited liability and not an urban village. Given the wide range in participation rates at annual meetings, on boards, and on committees, there is a high degree of variation in this neighborhood sense of civic responsibility independent of the homeowner association. The variation in volunteering among homeowner associations suggests that homeowner associations do not automatically foster a stronger sense of neighborhood identity.

4.1.1.3 Mandatory Association Interaction for Members

All members of the association are required to interact with their neighbors in two ways because of the homeowner association. All homeowners are required to pay the assessments to the association, and all homeowners are required to abide by the covenants and restrictions. The assessments include both the regular annual or monthly assessments and any special assessment that is approved to meet a specific need. The covenant enforcement includes submitting plans for changes to the exterior elements of the house and yard to the ACC for approval. In addition to this approval, individual homeowners can be cited for violating a particular covenant and thus have to interact at some level with the association. Both of these forms of involvement are more likely to

result in hostility rather than an increased sense of community among neighbors, although in most cases the interaction is neutral.

The minimal interaction each resident has with the association is payment of dues. Most of the associations collect dues directly; only two had a management company to handle this responsibility. While most associations collect dues annually, associations with the most expensive dues collect monthly or quarterly, including all of the golf course and townhouse associations. Usually there is little interaction involved in this process, simply a letter stating the dues are due, and the return of a check. One association allowed older residents, presumably on fixed incomes, to keep their dues at a lower level when the rest of the dues were raised. This "senior citizen discount" is not publicized, but is considered a neighborly way of handling the situation.

In cases where dues are not paid on time, the associations have the right to place a lien on the property of the offending homeowner. Nineteen of the forty associations have placed at least one lien at some time. There is a great deal of latitude in deciding when a lien is placed, however. People who were in the process of selling their home and property owners who did not live in the neighborhood were more likely to have a lien placed on their home relatively quickly after the last warning notice. In other cases, there is some hesitancy by board members to place a lien, particularly when the family is known in the neighborhood and it is clear that they are having financial difficulties. A treasurer who is responsible for placing liens commented that he is able to maintain "visible control" over a delinquent homeowner, but if the house goes up for sale he would place the lien the next day. Seven associations use the newsletter as a means of forcing payment by publishing a list of the homeowners who have not paid their dues. This public humiliation is considered quite successful by the board members in the associations that use this method of enforcement. Two people interviewed in other associations where this public humiliation is not practiced mentioned specifically that they do not use the newsletter in this manner and consider it very un-neighborly. In one association with a large number of older residents, many of whom have had to move

partly due to increases in assessments and large special assessments, the management company is responsible for placing liens and collecting dues, so that the board members do not have to be responsible for forcing their neighbors out of their homes. The board member interviewed viewed this approach as a compromise between proper enforcement of the association rules and neighborly interaction among the residents.

Most of the major conflicts with the ACC involve the failure of a resident to even submit plans before making changes to their house or yard. The most notable case occurred in the English Hill* association a number of years ago. In this case, a resident failed to notify the association that he was painting his trim eggplant. The media became involved in the case as the association went to court in order to support their right to control the exterior of the residents' houses. The association won the court case, although the press coverage supported the resident and portrayed the association as unreasonable. The owner was forced to pay the legal fees of the association in addition to repainting the house. This "purple house" incident was referred to as a worst-case scenario by many of the people interviewed. Two other examples of failure to appropriately follow the guidelines of the ACC are outlined below.

In one association, a homeowner contacted the ACC and asked the committee to view the new paint color that was tested on a portion of the back of the house. The committee did not approve the color because it was darker than the rest of the houses in the neighborhood. The owner painted the house despite the lack of approval by the committee. This event had occurred two years before I interviewed anyone in the association and it remained a source of conflict between the owner and the rest of the association. The ACC and the board have continued to negotiate with the homeowner although neither side has taken any legal action. The ACC has refused to approve

* The actual name of the association is used in this case because of the significant press coverage. The majority of board members I spoke with referenced this incident when discussing covenant enforcement. English Hill is one of the forty associations included in this study, and is referred to by pseudonym elsewhere in the research.

additional modifications to the house for which the homeowner has sought approval until the house color dispute is resolved. This example highlights the confrontations possible with the ACC approval process, as well as the length to which an association will go to enforce their authority without resorting to legal measures. Various forms of peer pressure that can be exerted by the neighbors and the association are tried before legal action. The result is often continued conflict and tension within the neighborhood.

In another association, a board member cut down a large tree in his backyard to make room for a sports court and swimming pool. The tree was one of the largest in the neighborhood and it was intentionally spared when the development was originally built. This board member did not get approval from the ACC to cut the tree down or to build the sports court. He was warned after cutting the tree down that he had violated the covenant requiring approval before cutting down large trees and told to get approval before going any further with the project. Within a few days, he proceeded to begin digging for the sports court, again without any approval by the ACC. These actions infuriated some of the neighbors, and a general meeting of the association was called to deal with the violations. Before the meeting, some neighbors were demanding fines or other penalties be assessed against the offending homeowner for cutting down the tree without approval. At the meeting, however, the neighbors did not take any direct action against the individual and merely reinforced that in the future individuals needed to get approval from the ACC. This example illustrates how the rules of the association can increase conflict within the neighborhood, particularly when they are violated. This conflict was thus expanded to include the entire neighborhood. Despite the technical authority of the association, the neighbors were unwilling to legally exercise their authority, highlighting the conflict between strict enforcement and neighborly interaction.

The enforcement of other covenants in addition to the ACC approval process, such as lawn maintenance and the parking of boats, recreational vehicles, and cars, is most often the responsibility of the board. These types of violations are handled in a variety of ways as documented in section 3.2.3.3. In some cases, the board takes a very

proactive role in reporting and citing violators. Most boards wait to receive complaints from other members before acting against an individual. In most cases, these conflicts are handled through a telephone conversation or written warning outlining the particular covenant being violated. Two associations had gone as far as altering the landscaping of the property, in one case completely clearing the overgrowth in the backyard and then placing a lien against the homeowner for the cost of the service. Again, this type of covenant enforcement does not improve interaction among neighbors, since it is primarily confrontational. These examples represent an extreme version of a community of limited liability among the rest of the member of the community essentially excluding the offending homeowner as more of a liability than a member of the community.

Overall, homeowner associations provide some avenues for interaction between neighbors; however, this interaction is minimal and often confrontational. Even the most active members, the board members, do not know most of the people in the neighborhood and in most associations there are few other individuals willing to volunteer much time to the association. Because of the limited number of people actively involved, most of the contact with the association is through either covenant enforcement or payment of dues for most of the residents. These forms of interaction are not likely to create a stronger sense of community in the neighborhood due to their enforcement nature. These results support McKenzie's (1994) claim that these associations do not produce a greater sense of community because of the power dynamics inherent in the operation of the association.

4.1.2 KEEPING THE NEIGHBORS INFORMED

While the formal relationships that are required as part of the homeowner association result in limited and sometimes confrontational interaction between members of the neighborhood, most associations also play a role in distributing information within the neighborhood. This communication is not personal interaction between neighbors as in the urban village sense of community. It does create a bond of common interest and knowledge within a community, which is an important feature of communities of limited

liability (Guest and Lee 1983). The presence of a newsletter or directory for a neighborhood provides a shared knowledge about the neighborhood or issues affecting the neighborhood that is available to all members of the neighborhood. These types of informative communication do exist in other neighborhoods without associations, but the formal structure of the association provides a method of maintaining them over time and provides at least some funding for the costs associated with their production.

Twenty-three of the forty associations studied have regular newsletters distributed to all households in the neighborhood. These newsletters vary greatly in size and style, ranging from one-page typed letters written by one of the board members to multi-page layouts with advertisements and regular columns by different members of the board or community. In most cases, the newsletters focus primarily on association business, often including a summary of the expenditures to date, announcements of meetings and planned events, minutes of the previous board meeting, and in at least seven cases lists of association members who are delinquent in their dues payments. Some of the newsletters attempt to update the neighborhood regarding related local issues, including information about developments in the immediate vicinity of the neighborhood. These newsletters generally do not provide personal information about members of the neighborhood, such as promotions, births, or other achievements. In this sense, they are very clearly designed to inform people about common concerns and the business of the association, not about each other as neighbors and individuals.

Of the twenty-three associations that produce regular newsletters, seven are monthly, three bimonthly, ten quarterly, one semi-annual, and two annual. Nine out of the ten largest associations, with two hundred or more houses, produce newsletters, five of them on a monthly or bimonthly basis. On the other hand, of the seventeen smallest associations with sixty or fewer houses, only three produce newsletters, one monthly. The possibility of starting a newsletter was discussed in most of the neighborhoods that do not currently have a regular newsletter. Of these seventeen associations, three had newsletters in the past but were unable to maintain them due to a lack of information or inability to

find a volunteer to organize the publication. An additional ten of the seventeen distributed information to other members of the community on an as-needed basis or distributed the minutes of the meetings. All of the associations that distribute minutes are small, including the two smallest associations with fewer than twenty houses.

There are considerable differences in opinion regarding the effectiveness of newsletters in reaching most of the community. One board member felt that the majority of the homeowners immediately put the newsletter in the trash, representing a significant waste of association funds. Some associations hand-deliver the newsletter rather than pay the postage. Representing the views of other board members who felt newsletters were a vital part of the association's business, a board member commented, "We get letters and phone calls saying, 'I read in the newsletter this and how come this.' So, some people read it." (Interview, 1996) Two associations invite outside advertising to defray the costs associated with the newsletter. In Crown Hill, the board voted against allowing local residents to advertise their own businesses or services in the newsletter much less outside companies. The majority of Crown Hill board members felt that advertising was an inappropriate use of the association newsletter, which should be limited to official association communications. Several board members complained about the difficulty of maintaining a regular publication, particularly the lack of volunteers, a frequent complaint for many issues by the leaders of any voluntary organization (especially one with mandatory membership).

Despite difficulties encountered by the board members in finding enough information to print and enough people to write these newsletters, they are a way the homeowner association can increase communication in the neighborhood. A number of board members feel that increased communication is an important role for the association and that the newsletters, whether or not they are read by the majority of homeowners, are a means of increasing information available to them. Judging by the content of many of the newsletters, such publications would not be feasible without an association in many neighborhoods because there would not be enough information to print. Particularly in

the larger associations, there is little reason for different households to be in contact beyond the existence of the association. In this sense, newsletters clearly represent a strengthening of the sense of community in some associations, although it is usually limited to common concerns, again more indicative of the community of limited liability than an urban village community.

Approximately 75% of the associations have a directory listing the residents in the association that is distributed to the members of the neighborhood. The majority of these directories also provide some additional information about the residents, most commonly the ages and names of the children in each home, a neighborhood map, and telephone numbers. Often the directory is maintained by a member of the community for an extended period and is not a formal responsibility of a particular board member. In several cases, the person managing the directory had been doing it since the neighborhood began. While the individual motivation for the directories is apparent because they are often one resident's personal project, funding and the list of residents provided by the association makes the task much easier in neighborhoods with homeowner associations.

Another common form of communication mentioned in the interviews is a neighborhood block watch. Block watches cannot be formally organized by most of the associations, however, because the associations are too large. The Redmond and King County police require that a smaller number, usually under twenty or thirty, of neighboring houses participate in the introductory block watch meeting. Many boards have expressed interest in establishing block watches in the neighborhood and encourage their members to create these watches through newsletters. The board members report variable success in achieving the necessary smaller scale support from residents. Because of this lackluster response by some residents, a number of neighborhoods have some cul-de-sacs with block watches and some without. Some associations have a board member representative in charge of coordinating information between the different neighborhood block watches. Similar block watches exist in surrounding neighborhoods without

associations, so it does not appear that the creation of block watches is significantly influenced by the existence of an association. Since the associations are generally too large to impose block watches on the members, the relationships between households on individual streets and cul-de-sacs are more important for the creation and success of these programs.

Two homeowner associations have a system of block captains who are responsible for distributing and collecting information for the homeowner association. Block captains are the primary association contact for about nine to twelve houses. Residents in these houses ask them about association policy or place recommendations to the board through them. At the same time, these block captains are responsible for informing the association of new residents or problems in their designated lots. One association maintains a local access cable channel for their members to provide similar information as posted in their newsletter. One board member commented that this potentially significant form of communication is underutilized by members. The cable channel and block captains represent less common ways that associations facilitate communication within the neighborhood.

Overall, homeowner associations do seem to provide a stable and consistent way for at least basic information about the neighborhood to be shared. While these connections are not strong personal relationships between neighbors, they do increase the sense of belonging to a community, at least as a community of limited liability. These forms of communication, particularly block watches, are common in many other neighborhoods and the role of the association is primarily to provide a structure allowing newsletters and directories to be more formal and permanent. This structure may provide a way for them to last beyond the interest of a particularly motivated individual. Again, homeowner associations facilitate a community of limited liability through this distribution of information and do not focus on personal interaction or the personal lives of the members.

4.1.3 SOCIALIZING WITH THE NEIGHBORS

Beyond formal association responsibilities and communication tools such as directories and newsletters, homeowner associations support informal social interaction. In almost all of the neighborhoods studied, the associations made some effort to encourage or sponsor social events. Because the success of these events varied greatly, many boards decided that the events are not popular enough to continue as part of the association's functions.

All but one of the associations studied tried to have some form of social activity for the entire neighborhood. Seventy-five percent of these events continue to be successful enough to be supported by the association, although several of these associations report falling levels of interest. The remaining nine associations have given up, at least at present, on social activities because there is not enough interest within the neighborhood. Most of the activities are centered on families with children and are held around major holidays. The most common form of social activity, conducted in eighteen associations, is a summer barbecue or picnic, most often on or around the 4th of July. The other two most common purely social association activities are Christmas related events (15 associations) and Easter egg hunts (11 associations). The Christmas activities include house lighting contests, neighborhood caroling, parties, and dances. About five associations hold pumpkin carving gatherings or other Halloween related activities.

In many cases, these activities are not officially sanctioned by the association, often because they are concerned with the appropriateness and liability issues associated with official connections. At least three different associations were legally advised against officially sponsoring events because of the liability issues involved. In the larger neighborhoods, there are often women's associations that are responsible for organizing the social events and the association might provide some funding or at least advertise the events in the newsletters. In at least two cases, these social events became the source of significant divisions within the neighborhood. One Christmas party was cancelled

because of a conflict between the board and the women planning the event over the provision of alcohol. The board's refusal to fund the party, based on the argument that non-profit associations could not legally fund events with alcohol available, was interpreted as a personal attack on the people planning the party. The entire neighborhood was involved in taking sides between the women planning the party and the board. In the end, there was no Christmas party in the association. In another neighborhood, the use of association funds for social activities, which were not well advertised and appealed only to some members of the community, became an issue. The board was voted out and a new board with an anti-social spending agenda was elected.

Associations have successful neighborhood events that are partly social, but also include activities that directly benefit the association members. Work parties that fix-up common areas of the neighborhood and "dumpster days" when the association provided dumpsters for residents to dispose of large items, allow for socializing "with a purpose." Garage sales, also known as recycling events in some neighborhoods to finesse the restriction against commercial activities, are another popular neighborhood activity regularly held in twelve associations. Often the association pays for the advertising cost and any resident interested in participating holds their own garage sale on their property. One board member commented how people seem willing to come together and socialize while working on the common property; however, they seem reluctant to get together as a neighborhood strictly for the sake of the social interaction. This need for a common purpose to improve the community or personally benefit the individuals is a hallmark of communities of limited liability.

When questioned about the sense of community and social interaction within the neighborhood, most board members felt that children are the primary motivation for social interaction among adults in the neighborhood. This motivation for interaction also directly supports the sense of community in limited liability neighborhoods. Those board members who do socialize with others in the neighborhood on a regular basis often become friends through their children's activities, such as school, sports, and club

activities. Some board members commented on the quality of the neighborhood, stressing that the neighbors looked out for one another, usually referring to safety for the neighborhood children. This image of the neighborhood as a “nice” place to live, but not a particularly social neighborhood, also fits as a community of limited liability (Suttles 1972; Guest and Lee 1983). Only in associations with extensive social facilities, such as a golf course and a clubhouse, is there extensive regular social interaction among adults based on homeowner association supported activities. One of these neighborhoods has regular golf tournaments and dinners at the clubhouse increasing the amount of socializing among most members of the community.

Overall, homeowner associations provide some avenues for neighbor-to-neighbor interaction facilitating a sense of community in the neighborhood. These interactions are primarily based on common concerns, such as children and the maintenance of the neighborhood, and do not represent a strong personal relationships. These findings imply that homeowner associations strengthen a community of limited liability; however, they do not strengthen a unique attachment to the neighborhood or a strong social network found in urban villages. Homeowner associations lead to a great deal of conflict in several neighborhoods because of the enforcement role that results in some of the neighbor-to-neighbor interaction. This conflict weakens any measure of community in the neighborhood.

4.2 DRAWING A DISTINCTION BETWEEN NEIGHBORHOODS

In addition to the interaction between neighbors, an individual’s understanding of the importance of the neighborhood can also be examined by how they identify with the neighborhood as a unit, not as a setting for interaction. This identification with the neighborhood supports the importance of the neighborhood as a possible scale for civic responsibility. While a stronger identification with the neighborhood does not necessarily mean that an individual feels the neighborhood is the appropriate scale for any particular

activity, it does mean that the neighborhood could be considered a possible scale of responsibility. This type of neighborhood identification is examined in two ways in this section. First, in some interviews, people described how their neighborhood differed from other neighborhoods. These comments reflect a sense of the neighborhood as a meaningful spatial scale and highlight the social status associated with their neighborhood compared to surrounding neighborhoods. Some of their comments focus on a particular physical feature of the neighborhood that distinguishes and gives an identity to the neighborhood. Other comments reflect a distinction between the neighborhood and surrounding neighborhoods, often based on the existence of the homeowner association. The method of establishing a neighborhood identity through comparison with surrounding neighborhoods in order to define the status of the neighborhood is a common form of neighborhood identity creation (Suttles 1972).

The second aspect of neighborhood identification is the use of the neighborhood name. Board members were surveyed to determine when they use the name of their neighborhood to describe where they live. These responses provide an indication of not only the extent to which board members identified with the neighborhood, but also an indication of whether they felt other people both inside and outside the neighborhood share this identification. In addition, entry monuments that provide a physical landmark with the name of the neighborhood are incredibly important, more so than the formal structure or name of the association, in providing a neighborhood identity. Mike Davis (1990) commented on the importance of neighborhood names and the role of voluntary homeowner associations in establishing these distinctions. The importance of entry monuments was not directly addressed in the interviews or surveys because it was not clear how important these monuments were before conducting the research; however, several comments about these entry monuments support this assertion of their importance.

4.2.1 WHAT MAKES THE NEIGHBORHOOD SPECIAL?

Many of the board members interviewed do not see their association and neighborhood as particularly unique. The majority of houses of a similar age and price in the area are located in homeowner associations, with similar types of CC&Rs and common property. A number of people commented that homeowner associations are simply the norm in the region and accept it without giving much thought to the association when moving in. Similarly, few real estate agents felt that associations make a unique impact on a neighborhood, although there was general agreement that they do maintain the quality of the neighborhood through the enforcement of the covenants. Some of the board members felt that there is something that distinguishes their neighborhood, either an amenity offered by the association or differences between the neighborhood and surrounding neighborhoods, creating some sense of neighborhood identification.

The clearest example of how people identify their neighborhood as distinct is through comparisons with immediate surrounding neighborhoods without associations. In this sense, the neighborhood might not be distinct (because there are several others with similar associations in the area), but it is distinguished from some other neighborhoods and this distinction is important to the residents. Particularly in neighborhoods that are surrounded by communities without associations, the comparison in the upkeep of the homes and the lack of vehicles parked on the streets, including boats and RVs, is a way of distinguishing the neighborhood. A board member in Elm Brook stressed the importance of the association to the look and feel of the neighborhood.

“I think it’s a good thing to have. I think it keeps order. You can tell as soon as you go outside our neighborhood into the Shady Lane neighborhood. There’s a big difference in just how the neighborhood is kept up and the community feel of the neighborhood. You can tell when you are going from one to the next. I did like that.” (Interview, 1996)

This board member made a direct link between the sense of order and appearance of the neighborhood and a community feeling to the neighborhood. In this way, the community is defined by the appearance of the neighborhood as a place of order and not by interaction or social connections within the neighborhood. This type of identification with the neighborhood stresses the importance of the status and appearance as elements of a good community.

The way the houses are maintained because of the enforcement of the covenants is considered a defining aspect of the neighborhood, separating it from other lower quality neighborhoods. Some restrictions in particular are cited as being important, most commonly preventing people from parking boats or recreational vehicles in view and requiring cedar shingles. As mentioned in Section 3.2.2.2, at least five board members moved from other neighborhoods where these types of covenants were not enforced. At least six of the neighborhoods have debated the different types of shingles allowed. In many cases, as illustrated in the quote below, the maintenance of an all cedar shingle neighborhood is considered an important part of maintaining the quality of the neighborhood.

“A homeowner wanted to put composition roofing material on [their roof] which is an asphalt shingle really. Nothing wrong with the product. It has a better wear-ability than does cedar for the most part, but has a connotation out there of being inexpensive and not necessarily poor quality, but put on inexpensive homes . . . The board was split . . . the president had to cast the deciding vote against composition roofing material. It appeared to me based on meetings and letters that the community was clearly against having composition roofing material. Still four people on the board voted to approve it. It’s my belief that those were based on . . . being in a position where they were going to need to re-roof and really wanted to use a different material . . . Going through a neighborhood and seeing shake next to shingle they really do have a modeled careless look.” (Interview, 1996)

This quote highlights the importance that the look of the neighborhood, which is enforced through covenants, has on the status and identity of the neighborhood. According to this board member, a different type of roofing material results in a “careless look” to the neighborhood and implies the neighborhood has “inexpensive homes.” This threat of a lower-status identity for the neighborhood is the reason board members do not allow homeowners to decide on their own roofing materials.

In associations with parks, the presence of the neighborhood park is another way of distinguishing the neighborhood from other neighborhoods, but parks are not often seen as a major aspect of the neighborhood identity. In neighborhoods with gates, a clubhouse, or a golf course, and employees to manage these facilities, there is a sense of attachment to these features. People feel that their neighborhood is special or distinct because of these attributes and generally approve of this distinction. In one golf course neighborhood, a board member considered the neighborhood a wonderful secret that people do not know about, and he wanted it to stay that way. In an association with gates, the gates clearly distinguish the neighborhood from the surrounding neighborhoods with associations. The gates are perceived as snobby by residents of surrounding neighborhoods and even by some residents of the gated neighborhood. One resident, after first moving to the gated neighborhood, went so far as to remove the windshield pass for the gate when outside of the neighborhood to avoid the image of being a snob. The residents of the neighborhood feel that the guards and gates result in a much safer community with lower crime, despite the negative image of their neighborhood as snobby compared to surrounding neighborhoods. The gates provide an image of a higher status neighborhood that even some residents consider too extreme and therefore attempt to downplay the status associated with gates.

With the exception of the neighborhoods with elaborate common facilities such as gates, golf courses, and clubhouses, most of the association neighborhoods could only distinguish themselves from the surrounding community based on the enforcement of covenants. This enforcement signifies an important role that the association plays in

establishing a neighborhood identity, but it does not establish a particular identity that distinguishes the neighborhood from any other homeowner association. This lack of particular place-based loyalty suggests that homeowner associations could reinforce a sense of the community of limited liability at the expense of a unique community identity of an urban village.

4.2.2 WHAT'S IN A NEIGHBORHOOD'S NAME?

A neighborhood's name can be very important to the residents of a neighborhood. The use of a particular name is an indication of at least some level of attachment to that individual neighborhood. The way residents use their neighborhood's name and what name they use to describe their neighborhood highlight the extent to which they view the name as a meaningful distinction between one place and another. Thus the use of the name not only signifies the identity of the neighborhood, but also includes an assumption that the person being addressed is familiar with this name and the neighborhood it represents.

Board members were asked in the survey (Appendix B) to identify their neighborhood and whether they use this name when talking to other members of the neighborhood, people in the immediate Redmond area, or people in the larger metropolitan area. Table 4.2 illustrates how widely board members use the name of their neighborhood. Regardless of the size of the neighborhood, the vast majority (90%), of the board members use the name of their neighborhood when talking to other neighbors, including discussions at official association meetings.

**Table 4.2 Percent of Board Members Using
Neighborhood Name at Various Scales**

Association Size	Within the Neighborhood	Within Redmond	Within the Seattle Area	N
Less than 61 homes	89%	73%	48%	44
61 to 200 homes	93%	98%	51%	41
Over 200 homes	89%	89%	59%	44

What is most significant is that the majority of people also use the name of the neighborhood when speaking to people living outside the neighborhood. When speaking to people in the Redmond area, as many board members in associations larger than sixty homes use the name of the neighborhood as they do with fellow neighbors. Some people answered that they use the neighborhood name with others outside the neighborhood, but not with neighbors. It is not clear why they do not use the name within the neighborhood, but perhaps it is simply considered unnecessary because it is evident what neighborhood they are talking about. In smaller associations, fewer people use the name outside of the neighborhood, partly because other people are less likely to know what type of neighborhood it is.

“[Our association is] so small. It’s not like you can go brag to everyone, ‘Hey, I live in Cedar Woods.’ In Marymoor Glen, you can get away with that more. ‘I live in Marymoor Glen’, then people know who you are when you say that. Cedar Woods almost no one knows where it is, so . . . you can’t even throw your weight around. [If you say] ‘Hey, I live in Cedar Woods’ . . . [people answer] ‘is that the trailer park?’” (Interview, 1996)

This board member drew a direct link between neighborhood identity and the status associated with living in the neighborhood. He implied that the neighborhood name could be confused with living in a trailer park, and therefore it was completely useless as a reference. The reason people would use the name of the neighborhood is not just to identify the location of their home, but to explain their own social status associated with the name of their neighborhood.

Finally, when speaking to people outside the Redmond area, significantly fewer people overall use the neighborhood name with smaller neighborhoods being referenced even less than the larger association, although approximately fifty percent still used the name. The fact that these neighborhood names are used so readily by the majority of board members suggests that there is a strong sense of neighborhood identity. They assume the neighborhood's name and status is understood not only by the other members of the neighborhood but by outsiders.

Additional evidence for the importance of the neighborhood name can be seen in the way that entry monuments, which provide a physical landmark for the name of the neighborhood, are discussed by board members. The term entry monument is used primarily by developers; most of the residents referred to them as either walls or signs, depending on the construction material and size. Of the forty associations studied all but one have an entry monument. Some of the other neighborhoods with associations that are not included in the study did not have entry monuments. On the other hand, many neighborhoods that do not have a formal association do have monuments. In order to find board member contacts in some associations, I asked other interviewees if they knew people I could contact, board members or otherwise, in other associations. People were not familiar with any of the associations that did not have entry monuments even when they lived in an immediately adjacent neighborhood, while they assumed that other neighborhoods with monuments had associations. The connection between homeowner association and entry monument is extremely direct in the minds of many board members.

The maintenance of the entry monument and the surrounding landscape was a concern in virtually every neighborhood. Many associations pay both electric and water bills to irrigate the landscaping around these monuments and to light them at night. Most of these systems were constructed by the developer and thus the members of the association did not make a deliberate choice to pay for these utilities. In addition to these utilities, most associations landscape with flowers, often as part of a flower or

landscaping committee. In some cases, the maintenance of the flowerbeds around the entryway and monument is handled by a landscape contractor in addition to maintaining other common areas. In other associations, the residents do this work themselves while hiring a contractor for lawn mowing and other landscaping needs. In one neighborhood, there was extensive discussion about whether to create a more elaborate monument to replace the existing signs. In the one association without a monument, building a sign was discussed as a neighborhood project, although nothing had been done about it to date. The entry monuments are a common topic of concern in most associations as well as a maintenance expense. The importance of the entry monument in establishing a named identity can be seen in the following examples.

Cornwall Estates is located at the end of a dead end road and it is necessary to travel past several houses that are not part of the association before arriving at its entrance. There is a sign for Cornwall Estates located on the main arterial road and a second sign for the neighborhood after the houses that are not part of the association. The second sign is maintained to provide a clear boundary between these “outside” houses and the actual association houses.

In another example, Deer Run Trail has its entry monument on the common property of Swan Valley because there is no arterial road bordering directly on Deer Run Trail. Residents of Deer Run Trail felt Swan Valley failed to maintain the sign and the surrounding landscaping adequately. In addition, members of Swan Valley, whose houses appeared to be in Deer Run Trail judging by the location of the signs, identified with Deer Run Trail’s concerns regarding the maintenance of the area. Their loyalty is based on the neighborhood they appear to live in because of the entry monuments and not their formal association membership. These examples highlight the way entry monuments are used to draw a very definite boundary around the neighborhood.

Another way entry monuments can be seen to play a significant role in defining the neighborhood identity occurs when there are separate monuments for different

divisions within one association. Two of the larger neighborhoods have separate entry monuments for different divisions within the neighborhood. Three of the ten board members surveyed in these neighborhoods identify their neighborhood by these names, not the name of the association. In addition, in one of these associations there is no directory for the entire neighborhood but there is one for at least one of the separate divisions. These two neighborhoods again illustrate the identification with a physical named landmark to identify the neighborhood.

Finally, two neighborhoods that were constructed by a series of different developers who changed the entry monuments at different times provide additional evidence for the importance of these signs. In the first neighborhood, the original builder had established the original plat and provided for an association named Sammamish Fairway View, although no association was ever officially registered. This developer did not complete the construction of the neighborhood and two more developers took over before most of the houses were constructed. The second developer constructed an entry monument, which the first developer had never done, and named the neighborhood Granite Hill. Two of the three board members surveyed identified their neighborhood by the original name and one identified the neighborhood by the name on the sign. One of the immediate goals of the association is to select a new name for the neighborhood and to change the entry monument to avoid this confusion.

Another neighborhood has no entry monument with the name of the association on it. As the closest of three associations that were marketed together to the arterial road, the entry monument has the name that was used for all three neighborhoods combined. One of the seven board members surveyed offered both the official name and the name on the entry monument as the "neighborhood name." These two names suggest that people feel the need to identify the neighborhood by the sign for others, who are not likely to know the actual name of the association. Although this neighborhood was large, with over two-hundred homes, none of the board members used the official name of the association outside of the Redmond area, compared to about sixty percent for large

associations overall. Again, this confusion illustrates the lack of identity resulting from unusual entry monuments. When the last division of this association was completed, after the rest had already been occupied, the developer added an additional entry monument within the neighborhood to distinguish the new homes from the rest of the association. Board members in surrounding neighborhoods assumed that this named division had its own association and many had not heard of the official association name. The new division also had a directory while no directory was available for the association overall, suggesting that this entry monument along with the different age of the homes resulted in a sense of identity at this smaller scale.

All of these examples illustrate the power that physical landmarks have on the identification people have with their neighborhood. While the association plays a role in the maintenance of the common areas as well as the enforcement of covenants, which can provide some sense of neighborhood identification, it appears that the existence of signs and monuments are important in their own right as much if not more so than the official association. The identity of the neighborhood and the social distinction associated with it are directly tied to the neighborhood name and the sign that identifies the neighborhood to others. Neighborhood names are important to establish the status of the neighborhood as much as the location of the neighborhood.

4.3 PULLING THE NEIGHBORHOOD TOGETHER

The impact that homeowner associations have on neighborhood identification clearly varies greatly among associations. While associations force additional interaction between members of the community, many of the interactions such as collections of dues and enforcement of covenants are either minimal or when they are more personal and extensive they are often hostile. Most associations have just enough interested individuals to fill the necessary positions. There is some evidence that associations are relatively successful in publishing newsletters and directories, and having a formal association

might make this easier to sustain over time than in a neighborhood without an such structure. Formal association activities seem for the most part to do little to increase positive interaction between neighbors that would lead to a stronger identification with each other. Homeowner association activities primarily serve to reinforce aspects of community associated with communities of limited liability and do little to increase personal networks and interaction. When these association activities do foster interaction, it is likely to be confrontational interaction.

Most associations do attempt some form of social activity between neighbors, and many board members view this as an important part of the association's task. There is a sense that these activities cannot be forced upon people and many people voiced concern that there is not enough interest to sustain many of these social events. The question of liability and conflicts over the use of neighborhood funds for these events highlight the limitations that associations have in providing a social community. Generally, people do not feel that most associations are the source of significant social interaction in the neighborhood. The exception to this feeling was in a neighborhood with a clubhouse and golf course that provides regular social events. Perhaps in neighborhoods with facilities as well as a formal committee for social activities, it is possible to increase social interaction, but this is not an option for most of the associations that lack any useful common facilities. This sense of community is not common in homeowner associations, despite the potential for such community building activities. This lack of social interaction reinforces the fear voiced by Langdon (1994) and McKenzie (1994) that homeowner associations are not creating strong communities in the traditional urban village sense.

Finally, neighborhood identification, particularly name identity, seems to be much more closely tied to the existence of a sign or entry monument than an association. These physical monuments provide both the residents in the neighborhood and those in surrounding neighborhoods with an identity to attach to the neighborhood. These names are used when discussing the neighborhood, even with people who do not live in the

immediate area. Since many neighborhoods have such signs without an association, it is not clear that the associations themselves provide this identity or status. Homeowner associations do invest time and money into the appearance of these signs that impact the way they and others identify their neighborhood. If the presence of a sign is more important than association activities in creating a particular identification with the neighborhood at least by name, it would suggest that a great deal of the strengthened identity can be achieved without a full homeowner association. It is not clear, however, to what extent this named neighborhood identification actually represents an attachment to the neighborhood. The use of the neighborhood name and the importance of the entry monument are closely related to the status associated with living in the neighborhood.

Overall, homeowner associations do not appear to significantly strengthen a sense of neighborhood identity. Their impact on neighbor-to-neighbor interaction is mixed, with most members having little positive interaction with neighbors because of the association. Homeowner associations do promote a sense of neighborhood identity through common facilities and enforcement of covenants, although these only distinguish their neighborhoods from neighborhoods without associations. The role of homeowner associations is secondary to the entry monuments in establishing a status-based identity for the neighborhood. Homeowner associations play a role in maintaining these monuments providing some role in building a neighborhood identity. Beyond the name itself, there is little that most associations do to distinguish the neighborhood from other homeowner association neighborhoods. These findings suggest that homeowner associations' impact on civic responsibility is unlikely to be related to a strengthened personal identification with the particular neighborhood.

CHAPTER 5: LIVING THE SUBURBAN IDEAL

Beyond identifying with their own neighborhood as a community, people consider the neighborhood they live to be important for other reasons. Suburban ideologies define an ideal suburban neighborhood as a reference point to which people can mentally compare their own neighborhood. Homeowner associations play an important role in reinforcing these ideologies by maintaining the neighborhood based on the image of an ideal suburban neighborhood. In this chapter, suburban ideologies influencing the relationship between homeowner associations and civic responsibility are examined based on the responses of board members in both interviews and surveys. These ideologies provide a critical link between civic responsibility and neighborhood identity, in this case identifying the neighborhood as an important idea, rather than identifying with a particular neighborhood as a community. In this chapter, as in Chapter 4, the emphasis is on the way homeowner associations are related to images of suburban neighborhoods, while the following chapters address the relationship with civic responsibility.

In order to discuss the impact and importance of suburban ideologies, it is necessary to select a working definition from the multiple and somewhat contradictory definitions of ideology. Eagleton (1991) offers six different definitions ranging from the most encompassing to the most focused use of the term. The most encompassing definition would include all ideas and beliefs within a culture or society. This does not address the important issues of power that are part of suburban ideologies. The third most encompassing of Eagleton's definitions makes the most sense for the way ideology is discussed in this research.

"Ideology can . . . be seen as a discursive field in which self-promoting social powers conflict and collide over questions central to the reproduction of social power as a whole." (Eagleton 1991, p. 29)

This definition encompasses how suburban residents, including members of homeowner associations, developers, government officials, and real estate agents as representatives of different social powers define an ideal suburban neighborhood. Each of these groups has a different motivation to control and interpret the definition of an ideal neighborhood and each of these groups is influenced by how the other groups define an ideal neighborhood. An important component of this definition of ideology is that the questions that are debated must have an impact on social power as a whole. Both the social and physical organization of suburban neighborhoods, as the living environment for the majority of Americans, have significant social power. Not all issues in suburban neighborhoods are ideological; however, a significant number of issues that homeowner associations are designed to address have important ideological implications.

This research focuses on four distinct suburban ideologies, although all of these ideologies are interconnected and other scholars have addressed these suburban ideologies with a different organizational structure (Fishman 1987; Kunstler 1993; Palen 1995). The first suburban ideology, “the American Dream” of owning a family home surrounded by a yard, is a dominant and class-based suburban ideologies. The national government has played a role in financially supporting this image of single-family housing in the suburbs as an ideal through incentives for suburban growth, including low mortgage requirements, tax deductions for mortgages, and automobile-based transportation policies (Kunstler 1993; Langdon 1994). The growth of middle class single-family suburbs is also an important way of socially separating the lives of different classes within society (Walker 1981). Sassen (1991) addresses how suburban neighborhoods based on this ideal of individual homeownership are linked to larger global economic changes. National surveys document a strong preference for a detached single-family home by Americans (Feagan and Parker 1990; Palen 1995), highlighting the widespread acceptance of this ideology that portrays ownership of a single-family home as an important measure of success and social status. The power of ideology can be seen by the extent that the ideology is shared and internalized by groups within society.

Homeownership and detached single-family homes are considered the ideal type of housing by both homeowners and non-homeowners.

A second powerful ideology of the suburbs is based on a distinction classifying the suburbs as rural compared to the city. Suburban neighborhoods provide a more pastoral, pseudo-rural setting, than urban neighborhoods. This anti-urban ideology has a long American history dating back to the writings of Thomas Jefferson, extolling the virtues of rural life over city life (Palen 1995). Along with the “American Dream” ideology of homeownership, this ideology defines the physical layout of idealized suburban neighborhoods. Unlike the city based on grids, high density, and a diversity of land uses including both residential and commercial, the pastoral suburban neighborhood has winding streets, green and expansive lawns, and strictly residential buildings (Jackson 1985). Surveys demonstrate the preference for rural settings over urban settings in the United States, despite the fact that the majority of the population lives in urban areas, including suburbs (Palen 1995). Suburbs are advertised and marketed as more rural than cities, however, thus offering a more realistic compromise for the desire to live in a rural setting. Again, these surveys indicate the extent that this ideology is internalized by Americans.

Related to the image of the suburbs as a rural refuge from the city, the third suburban ideology defines the suburbs as domestic and family-oriented. The ideology of domesticity, built upon the assumption that women are naturally better suited to nurture and that the home is the place to nurture, plays an important role in defining an ideal suburban neighborhood (Sklar 1974; Palen 1995). Since some of the earliest suburbs around the turn of the century, the suburbs have been advertised and promoted as an ideal location for building a home to raise children (Sies 1987; Palen 1995). By the 1920s, the suburban home was viewed as the most advantageous place to raise children (Marsh 1990). This ideology of the suburbs as a safe location for children is reinforced by a national focus on violence committed by and against children that developed since the late 1970s (Katz 1995).

The fourth suburban ideology is the assumption that ideal neighborhoods have residents with similar characteristics. Walker (1981) argues that this social isolation is an important component of maintaining class differentiation, particularly between the working and middle classes. This similarity can be based on a variety of characteristics, including socioeconomic status, race or ethnicity, and family types. These three characteristics dominate the discussion and understanding of neighborhood differentiation (Huyler 1994). Park's research (1925) on urban neighborhoods focused on homogeneous neighborhoods as natural formations based on personal tastes. This research represented the assumptions about ideal neighborhoods at the time when many early suburbs were created, influencing the construction of these early suburban neighborhoods. Several scholars documented the ways developers, real estate agents, and the government supported homogeneous developments in the suburbs (Jackson 1985; Fishman 1987; Kunstler 1993). Massey and Denton (1993) provided a thorough summary of these practices that reinforce this ideology in relationship to maintaining racially homogeneous white suburbs.

Homeowner associations both influence and are influenced by each of these four suburban ideologies. This chapter is organized into four major sections to address each of these ideologies in turn. The first section focuses on the importance attached to homeownership, as a status symbol and investment, reflecting the American Dream ideology. This section also includes a discussion of the socioeconomic variation between neighborhoods and the diversity within neighborhoods, reflecting both the American Dream and homogeneous neighborhood ideologies. In the second section, the role of the homeowner associations in maintaining the physical attributes of an idealized neighborhood is examined. The third section addresses the image of the suburban neighborhood as a domestic child-centered place. This section also includes a discussion on diversity in family types. The issue and ideology of homogeneous neighborhoods is addressed in the fourth section in regard to racial and religious diversity. A final section connects the dominant themes of the preceding sections and highlights how the

relationship between homeowner associations and suburban ideologies impacts understandings of civic responsibility.

5.1 A PLACE TO LIVE AND A PLACE TO SELL?

Homeowner associations are, by definition, organizations that have only property owners as members. Even belonging to an association can be equated with a certain level of success and prestige based on the ideology of the American Dream because all members have achieved the status of homeowner. Given this basic level of success, one way of further distinguishing the degree of success is through the property values of the houses within the neighborhood. Both financial success and status success are strongly influenced by the exchange value of a homeowner's property. Homeowners view the value of their house as exchange value in addition to the use value associated with living in the house. Walker (1981) noted that this conflict between exchange and use value results in a more conservative view towards changes in land use in the neighborhood, in order to preserve the exchange value of the property. Any changes to the surrounding property that could influence the exchange value of the house, regardless of their direct impact on the use of the house, are to be avoided. Homeowner associations influence the image of the success, based on this ideology, to the extent that they maintain higher property values in the neighborhood.

Homeowner associations play an important role in distinguishing among homeowners' success in different neighborhoods. Developers build homogeneous neighborhoods in part to control the land use surrounding the individual houses, making the property values more stable. By building nearly identical houses throughout the neighborhood, developers can market these neighborhoods narrowly to different income levels as a status symbol reflecting the success of the residents of the neighborhood (Walker 1981). In addition, developers profit from economies of scale associated with the similar construction in homogeneous neighborhoods (Jackson 1985; Palen 1995).

The significant role homeowner associations play in maintaining the value of the property, in the minds of board members, is addressed in the first part of this section. The distinction within homeowner associations between members and people renting houses is another important aspect of how the American Dream ideology relates success and homeownership. The problems associated with relationships between renters and homeowner associations are examined in the second part of this section. Homeowner associations also play a role in maintaining a consistency in the “success” of the residents in the neighborhood. This level of internal diversity based on socioeconomic status is addressed in the third part of this section.

5.1.1 NOTHING IS MORE IMPORTANT THAN PROPERTY VALUES

The resale value of the property is very important to board members. Over one third of the board members surveyed (36%) felt property values are the primary benefit of living in a homeowner association. This figure is based on responses to an open-ended question (see Appendix B) asking each board member to specify the primary benefit of homeowner associations. Board members described the role of the association as “protecting,” “maintaining,” “keeping up,” and “preserving” property values. Several board members made the full link between the actual activities of the association and property values, by stating the role of the association is to maintain the quality of the neighborhood that would preserve the property values. This connection between the perceived physical quality of the neighborhood and the property values is the defining logic behind homeowner associations. An additional 33% of the board members referenced maintaining the quality, consistency, or integrity of the neighborhood through the enforcement of covenants, which may or may not be related to property values. When people referenced both property values and the quality of the neighborhood, they commented that the reason to maintain a quality neighborhood is to preserve property values, as shown in these two answers.

“[The primary benefit of the homeowner association is] to provide protection to property value through maintaining quality and uniformity standards.” (Survey, 1996)

“[The homeowner association] ensures continuity of architecture, colors, etc. which keeps real estate values up.” (Survey, 1996)

These quotes directly link the physical appearance of the neighborhood, in particular the uniformity and continuity of the appearance, and property values. The ideology of suburban neighborhood landscape and the ideology of homogeneous neighborhoods combine to produce a definition of quality based on uniformity. This definition of neighborhood quality is then directly linked to the maintenance of property values.

Board members view the resale value of the property in the neighborhood as a measure of the quality of the neighborhood. The goal of the homeowner association is presented as maintaining the quality of the neighborhood in order to protect property values, not for the sake of maintaining a quality neighborhood to live in. This justification for homeowner associations illustrates how exchange values are considered as important if not more important than use values of the houses. Not all board members considered the quality of the neighborhood to be important primarily for resale value of the houses. Eleven percent of the board members felt that the primary benefit of the homeowner association is maintaining the quality of the neighborhood without any reference to property values. Because of the open-ended nature of the question, it is not clear whether these board members feel the relationship with property values is important. The emphasis by both board members and real estate agents on the overriding importance of property values is evidence of the power of this ideology of success related to homeownership. Real estate agents, as experts on neighborhood quality in the minds of potential homebuyers, have a great deal of influence perpetuating this ideological link between a specific measure of neighborhood quality and property values.

Real estates agents (see Appendix C) stated that the primary role of homeowner associations in the minds of most homebuyers is to maintain property values, through the

control of the physical appearance of the neighborhood. This impression of homebuyers reinforces the emphasis on exchange values by board members. Despite this understanding of the value of homeowner associations, most agents felt that the presence of a homeowner association in and of itself is not a particularly important part of the decision to purchase a house for most homebuyers. The effects of the association's covenant enforcement can make a neighborhood more appealing, but few people realize or care that the appearance is maintained by an association. In this regard, one agent explained the higher resale value of property in one of two neighborhoods with similar age and size houses by a stronger homeowner association that fully enforces the covenants. This agent highlighted the impact homeowner associations have on the neighborhood, while stressing that it is the results and not the process that is important to homebuyers, who do not necessarily think about why the neighborhood appeals to them. The real estate agent implied that the ideology of quality neighborhoods is shared by most homebuyers and therefore there is no need to explain the role of the homeowner association in creating this image of quality in the neighborhood.

During the interviews, several board members commented on the importance of maintaining property values. Board members referenced their own conversations with real estate agents regarding the property values in the neighborhood. Based on the interviews, it is clear that board members consider an increase in property values and a strong demand for houses in their neighborhood to be good measures of the success of the association. Board members interpreted the increase in property values since they purchased their house as a sign that the homeowner association was successful. Three different board members mentioned with pride that homes sold very quickly in their neighborhood and there was always a demand for homes in the neighborhood. A board member in Hunters Hill exemplified this pride in the homeowner association.

“It [the homeowner association] just keeps house prices up because it keeps the properties looking nice. We get letters. We get phone calls. I’d say monthly. ‘Are you moving out? Is your neighbor moving out?’ They are looking for a house here. So that’s what we want to keep coming . . . Realtors [call] all the time . . . Sometimes we get private letters from people looking for a house, so that’s good. That’s because of people keeping up the places – makes it look park-like.” (Interview, 1996)

This quote illustrates the direct connection board members make between the homeowner association’s focus on the “park-like” look of the neighborhood and the desirability and exchange value of the properties. This pride associated with the demand for houses within the neighborhood exemplifies the personal measure of success and status associated with living in the neighborhood. Another board member claimed there is a waiting list for people to purchase houses in the neighborhood, although there appeared to be several houses for sale within the neighborhood at the time. Remaining a desirable neighborhood is considered extremely important and in these neighborhoods, the role of the association in maintaining this demand is viewed as vitally important.

On the other hand, stagnant or declining property values are considered a sign of failure on the part of the homeowner association. In one neighborhood, a board member received negative feedback from a real estate agent who commented on the deterioration since he last sold a home in the neighborhood three years ago.

“[I]t had been three years since he had last sold a home in the area and he was surprised at how much the neighborhood had declined. I said, ‘we’ve tried, but when you don’t have the reins in your hand, you can’t do it.’ In my first week [as president], we got twenty people out on a work crew, cleaning up trash, barking areas, and getting a new gardener.” (Interview, 1996)

The declining quality of the neighborhood was directly linked to the failure of the previous homeowner association board and president. The new association board immediately acted to improve the neighborhood based on the assumption that the homeowner association can prevent a decline in property values. In the same association, the members were so concerned about the possibility that a house would sell for a

particularly low price that they contemplated purchasing it to use as a community center instead of having it lower the assessed value of the entire neighborhood. The lower sale price of one home within the neighborhood would be considered a signal of a decline in the neighborhood overall, threatening the investment of all the homeowners.

The fear of declining property values led to a policy change in one of the gated associations with relatively older homes compared to the surrounding neighborhoods. Some concerned members of the homeowner association initiated meetings with real estate agents to encourage them to show homes in the neighborhood. There was a negative perception that the neighborhood was dark because of the large trees. In addition, the gates made it difficult to show homes because of the limited access to homebuyers and real estate agents. The association agreed to leave the gates open one day a week during the time Realtors hold open houses to improve the sale of houses in the neighborhood and raise property values by doing so. The sacrifice of control over entry to the neighborhood represented by the open gates was considered necessary to protect the property values of the houses within the neighborhood.

Another indication of the importance of property values is the fact that some residents purchased houses in these neighborhoods specifically as an investment. Three board members interviewed, commented that they purchased their house in the neighborhood for the investment potential, one noting that they bought “in the path of development” in order to realize a gain in property values. This board member intended to move to a rural area after retirement, as did at least three other board members.

“We certainly appreciate moving into a neighborhood that had the right kind of covenants that for example don’t allow inoperable, wrecked cars in driveways [or] . . . on the streets. The fact that the houses have to be maintained and kept up. The yards the same way . . . All of those things which detract from the appearance of the neighborhood. Because . . . we knew this was the place [where] we were going to live until my husband retired which we figured at the time would be fifteen to twenty years. We wanted everything kept up and maintained because who knows in that length of time what could happen in neighborhoods, unless you have some way of keeping a little bit of [control] . . . Now, when we retire we’re going to go out in the boonies.” (Interview, 1996)

Another one of these owner-investors commented that she cannot understand why anyone would do something to their property that would lower its value. She made this statement in the context of a member who did not want to follow the covenants regarding the type of roofing materials required, yet it underscores the ideology of the house as an investment commodity. The emphasis on exchange value is considered the obvious and correct way to value property, to the extent that people cannot understand others who do not view exchange value as the primary value of their home. Not only does the board member not understand the motivation of these individuals; the board member has the authority to punish individuals who do not value exchange value over use value. There are two obvious answers for why a household might not want to follow the roofing guidelines. They might want to spend less money on the roof and spend the difference on some other aspect of their life, or they might personally prefer a different type of roof. Both of these reasons do not assume the primary goal of homeownership is to increase the value of the property but rather focus on the use value of the house, making it difficult for the board member to even comprehend, much less allow, such action.

People are aware of the property values within their neighborhood and how these values compare to surrounding neighborhoods. In one association that was relative inactive for years, there is a sense that they have to begin enforcing the covenants to maintain the value of their property compared to all the other associations in the area. The houses in this neighborhood are notably cheaper than the surrounding neighborhoods

although they are on big lots, and this reputation as the cheapest neighborhood in the area is something that they intended to change with stronger covenant enforcement.

All of these examples illustrate the dominance of exchange values over use values. Homeowner associations are understood as defenders of the exchange value in the neighborhood. The role of the associations is to limit the use value of the property when that use value conflicts with the exchange value. Homeowner associations offer a formal structure for homeowners to exercise conservative views of land use, by limiting the use of surrounding property within the neighborhood. While the ideology of the American Dream defines success by homeownership and the status distinctions between neighborhoods, homeowner associations allow the residents of the neighborhood who are most concerned about maintaining this status to force other residents to adhere to the ideology. The homeowner association serves as a formal enforcer of the ideology in case there are some individuals within the neighborhood who do not share the core ideological belief in exchange value over use value.

5.1.2 RENTERS

The issue of renters living within the neighborhood shows the importance attached to homeownership as distinct from residence within the neighborhood. Not all board members are aware of exactly how many houses in the neighborhood are rented, but it is a significant issue in many associations. In thirteen associations, there are no rental homes (Table 5.1); the board members interviewed in several of these associations felt that they are not appropriate neighborhoods for rental property, as illustrated by the following quote.

“It’s not the typical type of neighborhood that an investor would buy a rental property. Part of what you’re paying is a premium for what the neighborhood is, a golf course community, and that in [and of] itself is not conducive for rental property. And just the price of the homes . . .”
(Interview, 1996)

This quote illustrates how the property values in the neighborhood are expected to keep rental homes out of the neighborhood. Rental property is considered a threat to the status and property values of the neighborhood.

**Table 5.1 Percent or Number of Rental Houses
within Associations**

Percent or Number of Rental Houses	Number of Associations
None	13
1 to 3	11
"Some" or Less than 10%	10
10%	3
20%	3

People renting a house in the neighborhood are not members of the association. The owner of the house is the member of the association. The lack of direct control over renters, because they are not members, poses a problem for board members. In six associations, poor maintenance or other covenant violations in rental property became an issue of concern for the board. Since most boards attempt to discuss covenant enforcement problems with the owner before acting, the fact that the owner is not a neighbor and is more difficult to contact is a problem. In two cases involving houses that deteriorated as rental property, the constant pressure from the board led to the sale of the house and thus the elimination of the problem. In another association, the board was even more proactive as described by this board member.

"We do have a couple of rental homes in the area that do go through certain amount of disrepair. We are not bashful to file liens . . . We go ahead and hire a service, clean up the yard . . . in one case we actually painted the house and filed a lien for that against the owner." (Interview, 1996)

The severity of the action against the owner of rental properties reflects the animosity of the owners who live in the neighborhood towards the owners inflicting renters on the

neighborhood. Absentee owners were considered a problem both because they allowed renters to live in the neighborhood and, in some associations, they were more likely to be delinquent with dues. One association that publishes a list of owners with unpaid assessments specifically notes the owners who are not residents. In the interviews, board members made a distinction between houses intentional purchased as rental properties and rental properties where the previous owner had moved and not yet sold their house. These “accidental landlords” were viewed more kindly, perhaps because they were neighbors in the past.

Modifying the behavior of the renters themselves is another problem for the board because the usual warnings and peer pressure do not work when the individual is not a member of the association. The fact that the board has to deal indirectly with the renter through the property owner motivated one of the board members interviewed to become involved with the association.

“About 10% of the homes in our development . . . are rental properties . . . We were having some problems . . . He was running a upholstery business out of his garage . . . It was starting to spill out onto the street and the side of his house. It got to the point where I wanted to get involved and start doing something, not only about him but you can notice this in the other rental properties in the neighborhood.” (Interview, 1996)

The board member specifically noted that this type of problematic behavior is true for other renters and is not an isolated incident involving an individual, but rather a more general problem associated with an entire class of people, renters. This hostility towards renters in the neighborhood fits the suburban ideology of the “American Dream” because these individuals who have not succeeded in purchasing a home are inappropriately sharing a neighborhood with those who have. This diversity threatens the status and common level of success that defines a quality suburban neighborhood based on the ideology of homeownership.

5.1.3 SOCIOECONOMIC DIVERSITY WITHIN NEIGHBORHOODS

The fact that board members viewed property values as a neighborhood characteristic rather than an individual house characteristic, as seen in the references to neighborhood property values in the previous section, presupposes that houses have similar property values within the neighborhood. Based on random samples of twenty homes in each association, the coefficients of variance that measure the degree of dispersion within the data are relatively low. These coefficients range from just over 4% (meaning the standard deviation is 4% of the mean) to 26% in the most diverse associations (Table 5.2). One of the two associations with the greatest degree of variation was built in phases and intentionally designed to contain a range of different price properties, so people could move up the hill as their income increased. Thus, this neighborhood reinforces the ideology of property value homogeneity by distinguishing between different statuses within the association.

Table 5.2 Coefficients of Variance for Property Values in Forty Case Study Associations

Coefficient of Variance	Number of Associations
1 – 5	3
6 – 10	19
11 – 15	12
16 – 20	4
21 – 25	0
26 – 30	2

Since property values within a neighborhood are closely related, the question of how these different prices are reflected in different levels of success in terms of socioeconomic status of the residents in the neighborhood is important. If homogeneous property values do not reflect homogeneous populations based on other socioeconomic measures of success, the power of homeowner associations to maintain the status of the neighborhood would be diminished. In the survey, board members were asked to rate the

diversity of their neighborhood on a scale from 1 “very similar” to 5 “very diverse” for education level and household income (in addition to other characteristics that are addressed later in the chapter). Table 5.3 shows the percent of the board members who answered with a 1 or 2, meaning a high degree of similarity within the neighborhood. These answers are differentiated by the type of neighborhood: golf course, townhouse, and detached house neighborhoods (see Section 3.2.1.2 for this classification).

**Table 5.3 Board Member Perceptions of
Neighborhood Socioeconomic Diversity**

Type of Neighborhood	% Stating Low Levels of Household Income Diversity	% Stating Low Levels of Educational Diversity
Detached Houses	61%	80%
Golf Course	7%	61%
Townhouse	13%	22%

The results show a perception among board members of little diversity in education level in both the detached house (80% of board members felt there is a low level of diversity) and golf course neighborhoods (61%). Based on the biographical information provided by board members on the survey, there is little diversity, at least within the boards, for education in both the golf course and detached house neighborhoods, with 87% of the board members attaining a bachelors degree in both types of neighborhoods (Table 5.4). These figures compare to only 54% in the townhouse neighborhoods, although this figure is still significantly above the percent for the two zip-code study area of 30% according to the 1990 U.S. Census (see Table 3.1). These results all point to a high degree of socioeconomic success and segregation by this success between homeowner associations and the surrounding Redmond area and between different types of homeowner associations.

**Table 5.4 Highest Degree of Education
Attainment for Surveyed Board Members**

Type of Neighborhood	High School Degree	Some College	Associate or Technical Degree	Bachelors Degree	Graduate or Professional Degree	N
Detached Houses	1%	7%	4%	47%	41%	104
Golf Course	0%	13%	0%	56%	31%	16
Townhouse	8%	23%	15%	38%	15%	14

The perceptions of board members regarding diversity in household income in the neighborhood are notably different from education, although again there is a significant difference among the three types of associations. In detached house neighborhoods, the majority of board members (61%) felt there is a low level of diversity in household incomes in the neighborhood (see Table 5.3). The board members who described the household income classified the income level as “middle class,” “upper middle class,” or “high.” Very few (7%) board members in golf course neighborhoods felt there is a high degree of similarity in household incomes, probably reflecting the mix of retired households and families with children in these neighborhoods. A similarly low percent of townhouse board members (13%) felt that the residents of these neighborhoods have similar incomes. These findings illustrate the level of success in maintaining uniform socioeconomic status in detached house neighborhoods. Townhouse and golf course neighborhoods are less successful in maintaining this uniformity.

The board members who were interviewed were asked to describe the type of occupations typical of the neighborhood. Board members were not asked their income on the survey because asking this information risked lowering the response rate if people were offended by the question. In most cases, the board members answered with a range of examples or a broad classification of professionals, entrepreneurs, managers, or white-collar positions. In eighteen of the forty associations, the board member specifically noted the presence of Microsoft employees within the neighborhood, far more than any other individual company, illustrating the significant impact Microsoft has on the

neighborhoods in this area. In two associations, Microsoft owned houses that are used as rental properties for employees of the company, and in another association, the board member interviewed estimated that half of the homes sold are purchased by Microsoft employees. This focus on Microsoft employees reinforces the high status of the neighborhood because of the successful image of Microsoft employees.

The one neighborhood with an average property value over \$600,000 is clearly composed of people in a different economic class, regardless of how class is defined, than the rest of the neighborhoods included in this study. The occupations of some of the residents were listed by a board member when interviewed.

“We’ve got the attorney for St. Michelle winery, we’ve got the general manager for Costco, we’ve got a vice-president of operations for Costco, we’ve got a former Microsoft president, we’ve got two like executive VPs at the upper echelon at Microsoft, we’ve got dentists, surgeons, we’ve got a lawyer that worked for Microsoft, people that own their own companies, the president of one of the cellular companies in the Northwest . . . a ship captain that runs like the Love Boat . . . the president of . . . a biotech company. We’ve got a pretty varied group of people. It’s a good neighborhood.” (Interview, 1996)

The emphasis on property values by board members highlights the degree to which an ideology of the importance of the exchange value of property dominates the understanding of the value of both property and the neighborhood. This emphasis is a component of an “American Dream” ideology that emphasizes the importance of homeownership as a virtue. The low level of diversity in housing prices in these neighborhoods illustrates the emphasis placed on the neighborhood versus the individual house regarding property values. Homeowner associations are perceived as an important tool for enforcing the ideology of homeownership. A successful homeowner association forces all the members of the neighborhood to consider exchange values for the entire neighborhood over their personal use value for the property. Board members make a direct link between high property values and demand for houses in the neighborhood and the success of the homeowner association. The lack of control over absentee owners and

renters living in their properties is a particularly difficult problem for homeowner associations because the ideology of success, status, and homeownership cannot be directly enforced with the renters who are not homeowners.

5.2 WHAT MAKES A GREAT LOOKING NEIGHBORHOOD?

Homeowner associations need to maintain the “quality of the neighborhood” to maintain property values, one of the primary roles of homeowner associations as perceived by board members. This task assumes that there is one uniform standard for neighborhood quality that everyone within the neighborhood, and as importantly everyone who might want to move to the neighborhood, agrees upon. This image of the physical characteristics of the ideal suburban neighborhood relates to the second ideology, the image of the suburbs as rural, at least compared to the city. The image of suburban neighborhoods includes a park-like setting with winding roads and expansive lawns (Jackson 1985). The winding roads and manicured lawns are part of the romantic landscape images of the Olmstead brothers, who helped design some of the first exclusive suburban neighborhoods, modeled after their better-known parks (Dilger 1992). Fishman (1987) traced the park-like setting of American suburbs back to English estates outside of the city, allowing city dwellers to appear to lead the lives of the country aristocrats. The focus on the natural and pastoral can also be seen in the muted colors of the houses, the building design, and the required setbacks from the street and lot lines allowing for, in fact requiring, lawns.

This focus on the pastoral park-like suburban ideal combines with the ideology of homogeneous neighborhoods to create an emphasis on consistency in physical design as a measure of the quality of the neighborhood. Consistency in the look of the houses is also literally built into these neighborhoods by the developer because most neighborhoods have a limited number of housing floor plans and architectural styles repeated through the neighborhood. In addition, some developers provide a common decorative feature such as

a carriage light at the end of the driveway or cedar shake roofing as a signature feature for the neighborhood. The physical consistency and uniformity become equated with quality and thus become the guiding principle for homeowner associations in enforcing covenants (Langdon 1994).

Responses to the open-ended survey question regarding the primary benefit of homeowner associations provide evidence that consistency, continuity, conformity, uniformity, and standards are important to board members. Nineteen percent of the board members used one of these five words to describe the primary benefit of the homeowner association. If other board members who mentioned the importance of maintaining the appearance of the neighborhood are included, then the majority (55%) of board members felt that this issue is a primary benefit of homeowner associations. Many of these board members made the direct connection between appearance and property values, while other board members focused on only one of these two benefits of homeowner associations, either property values or the appearance of the neighborhood.

Two different types of issues are addressed below regarding the maintenance of consistency in the neighborhood. First, the image of the neighborhood as a park is addressed, including the landscaping and the preservation of trees and views within the neighborhood. The second aspect of consistency examined is the potentially contentious issue of house colors. These issues represent two types of physical consistency that many homeowner associations address. The size and style of the houses are largely established by the developer and have only been a major issue in a few associations, although most associations maintain control over changes to the exterior of the houses.

5.2.1 MAINTAINING A NEIGHBORHOOD AS A PARK

Maintaining a park-like landscape in a neighborhood where everyone is responsible for maintaining their own lawn poses quite a task for homeowner associations. To guarantee that all members maintain their lawn at reasonably similar

heights, one association established a maximum permissible height of grass. This specification offered a measurable level of consistency to be able to enforce the yard maintenance aspects of the covenants. In at least two associations, the issue of how green the grass has to be resulted in conflicts between the association and some residents. Neither association requires lawns to be watered, although the issue was discussed. In one association, two board members explained the way the association is attempting to create a lawn care policy.

“We are trying to decide what reasonable standards are now because there are some people that aren’t mowing their grass and watering because they are ecologically minded. There’s other people that want to keep their lawns like golf courses and so what’s the happy medium and what’s the group consensus on that. I think that’s the hard one.” (Interview, 1996)

“There were not the ecology issues around water usage that we see now in the 90s back in the 80s. When this started that was not an issue. That was a non-issue. Now it has become an issue. So, where do we as a board draw the line and say these months, which are typically very dry months, we will allow homeowners not to water on a certain basis for ecological reasons.” (Interview, 1996)

These board members expressed frustration within the homeowner association over a different competing ideology, centered on ecological concerns, influencing the standards of the neighborhood. Their perception is that this new issue divides the neighborhood and that people no longer all agree on the same definition of a quality neighborhood. Because of this disagreement and conflicting ideologies, the homeowner association has more difficulty enforcing the once unquestioned park-like green lawn ideology.

In two other associations, the primary landscaping issue is trees; particularly who has the authority to cut down what trees. The situation in one association, where a board member cut down a particularly large tree without approval, leading to a full meeting of the neighborhood to debate possible penalties, is described in more detail in Section 4.1.1.3. In that situation, the entire neighborhood met to “determine what type of neighborhood” they wanted to have. The homeowner association had failed to

successfully enforce the restrictions designed to maintain the trees and thus lost control over enforcing the pastoral ideology. In this association, members agreed to sacrifice this ideology to preserve the sense of community in this one instance; however, they maintained the right to enforce the restrictions in the future and thus did not abandon the ideology completely.

In a different association, the policy regarding tree cutting is carefully outlined by the board. The strict enforcement of the forested park setting of the neighborhood is a source of conflict within the association. Many members of the association refuse to acknowledge the legitimacy of the homeowner association in maintaining the physical landscape, at least regarding trees.

“We have one faction that says, ‘Hey, I’m allowed to cut on my own property.’ And the other faction says, ‘No, that’s not what the bylaws say and we have to enforce these.’ A great deal of my time and another board member’s time is [spent] running around giving approval and disapproval on whether you can cut a tree or not. . . We have an approval process, an actual form; we go out and ask them to fill it out and then we agree as a board whether they can cut it or not. It’s gotten to the point though that a lot of homeowners aren’t asking.” (Interview, 1996)

Finally, obstructions to the view through the neighborhood including fences, recreational vehicles, and sheds are often targets of covenant enforcement. Many associations prohibit backyard sheds and the parking of recreational vehicles and boats for the same reason, to preserve the open and park-like appearance of the neighborhood. A board member in Cascade Plateau explained how important it was in maintaining the quality of the neighborhood to prohibit fences between the yards.

“We only allow split rail fencing, so a lot of people choose not to do it. So you can look through the community, you can look out and see where kids are playing, you can look out and see if there’s anything unusual going on.” (Interview, 1996)

This quote not only illustrates the importance placed on the open park-like nature of the neighborhood, but also the ability to watch the entire neighborhood reflects the role of the

homeowner association in controlling the space within the neighborhood. By prohibiting fences that block views across the neighborhood, the homeowner association forces all members of the neighborhood to be subject to surveillance by their neighbors within their own backyard.

5.2.2 IS IT THE RIGHT SHADE OF BEIGE?

House color is one of the most contentious issues in homeowner associations. While some associations do not have the authority to determine the color of houses in the neighborhood, in most associations this authority is held by the architectural control committee (ACC). The choice of house color is a serious issue within many of the associations, because it reflects the image of the neighborhood. Personal tastes in house color are suspect and must be approved by the official representatives of the neighborhood to determine if they are appropriate. In one association, people can automatically have their color choice approved if the house is already painted that color or if they can find another house painted that color by the developer of the neighborhood.

“The issue of changing the color comes up. Sort of the approach here is if you can find another Buchan house and have the Buchan standard colors then it’s a slam-dunk. It’s no big deal. But, if you come up with something that’s kind of weird then someone’s going to really have to look at it. If it’s the same color, it’s an automatic. There is no approval required for the same color.” (Interview, 1996)

This quote stresses the importance of consistency, since houses will always be the same set of colors used by the developer. In this case, the association members place full trust in this one developer to define “appropriate” colors. Members do not need approval if the color is already on their “Buchan house” or another house painted by the developer. Any color not included among the standard Buchan colors is by definition weird. These limitations on color selection illustrate the high level of consistency demanded by the homeowner association.

In another association, homeowners painted their house white and were told they would not be allowed to repaint it white again.

“There’s a white house. White is so inappropriate in [Canterbury Greens]. I mean, it stands out like a sore thumb and it has big columns like a Southern colonial. The initial idea for [Canterbury Greens] was . . . houses were to be simple and dark and Northwest contemporary in style. This was to be a very natural looking community. If it’s natural it has to be subtle. White columns doesn’t work . . . Next time they won’t be able to paint it white. If they want to repaint it, they will have to do something more mellow. But you hate to see neighborhood trouble . . . if they would just check first.” (Interview, 1996)

The homeowner association in this case strongly enforced the “natural” component of the suburban image. The board member considered the existence of this white house a sign of “neighborhood trouble” because it represented a threat to the established image of a quality neighborhood. Even white is considered inappropriate because it does not fit within the regional image of the “Northwest contemporary” style. The white southern style house is not appropriately subtle enough to fit within the natural Northwest suburban neighborhood. This image of a Northwest look represents a regional variation on the ideology of natural suburban communities.

Two other incidents regarding house color involve conflicts between the Northwest image of the suburbs and members who had a conflicting image of the ideal suburban neighborhood. In both instances, the homeowner association was able to strongly influence the individual homeowner’s sense of appropriate color choices, thus reinforcing the dominant regional ideology of suburban neighborhood appearance. An owner wanted to paint his house blue and red, as houses in his previous neighborhood in New Jersey were painted. He was informed by the association that things were not done this way out here in Washington. In the neighborhood, houses are maintained with a Northwest look. He negotiated with the ACC and they eventually approved toned down colors although his home is still among the brighter ones in the neighborhood. This

negotiation and peer pressure to arrive at a compromise is a common way for ACCs to use their authority without directly dictating to the residents.

A similar experience occurred in another association, when a board member's wife applied for approval to paint their front door red. The committee rejected her application and suggested she paint the door dark green like many others in the neighborhood. She negotiated with the committee and they reluctantly approved a muted version of the red color, although they advised against it. She painted the door and it was so bright that the couple received numerous complaints from neighbors. They quickly repainted it in a dark green as the committee originally had suggested.

In both cases, the architectural control committee was able to maintain control over the consistency of the neighborhood through a process of negotiated coercion. Neighbors and the ACC have significant power and influence to question the appropriateness and taste of an individual member of the neighborhood. Without the authority of the ACC, comments about the color a house or door is painted from other neighbors can be dismissed as differences in taste. The homeowner association provides an institutional and formal definition of neighborhood taste enforcing this ideology of physical appearance on all members of the neighborhood. These cases illustrate times when a member of the neighborhood attempted to challenge the ideology and then agreed to abide by the ideal image established by the association under social pressure. Many individuals are likely to be restrained in their personal choices and to avoid any conflict by only considering changes that clearly fall within the established norms of the neighborhood. When social pressure does not force an individual homeowner to comply, homeowner associations have the authority to legally force them to comply.

In one association, the board and the homeowner who painted the trim on his house a shade of purple went to court to determine the authority of the association as discussed in detail in Section 4.1.1.3. The association won the case and the homeowner had to repaint and pay the legal fees of the association. This case received significant

local media attention and was mentioned by many board members when discussing covenant enforcement. Some board members referenced this case as an example where “neighborly methods” that are the primary enforcement tool of homeowner associations had failed, and thus it was an outcome they sought to avoid in their own association. These board members argued that the power of social coercion through peer pressure is the most appropriate method of controlling the neighborhood. Other board members felt the association reacted appropriately because the individual homeowner had flaunted the authority of the association. The issue is not just the maintenance of a particular physical appearance to the neighborhood, but also the larger issue of who has the authority to determine the appropriate appearance of the houses within the neighborhood. The answer according to these board members, and legally in this example, is that the homeowner association has authority over the residents.

5.3 RAISING A FAMILY

The role of the suburbs as a private domestic haven coinciding with the rural image of the suburbs discussed in the previous section, is part of the suburban image since the early twentieth century. Two of the many issues related to this domestic ideology of the suburbs are examined in detail in this section: 1) an ideal place to raise children and 2) the private domain of women. These two issues, of many themes regarding the domestic ideology of the suburbs that have been researched, are the most directly related to homeowner associations’ role in reinforcing suburban ideologies.

McDowell (1983) and Markusen (1980) among other scholars stressed the feminine nature of suburbs as centers of reproduction and sites for domestic private activities. This understanding of the gendered image of the suburbs affects the nature of organizational activities within the neighborhood. The neighborhood as an extension of the private feminine world of the home is ideologically constructed as an appropriate site for political activity for women (Staeheli and Clarke 1994; England 1994). Women

serving in private political activities, including neighborhood based volunteer activities such as homeowner associations, are perceived as fulfilling an appropriately private role (Daniels 1985). If homeowner associations are perceived as nurturing and home-centered activities, ideologically feminine responsibilities, then women would be expected to be the most active participants in these activities.

The image of suburbs as an ideal location for raising children builds on the ideology of suburbs as a place of consumption and reproduction associated with women. Galbraith (1974) argued that in the earlier to mid-twentieth century America women were pressured by societal norms to primarily act economically as consumers. Miller (1991) focused on the ways ideologies of family and proper childcare are used to sell household products to women, particular middle class women living in the suburbs. Miller illustrated how advertising for refrigerators and vacuum cleaners in magazines aimed at middle class women was connected to ideologies of hygiene and property nurturing of children. Sies (1987) and Marsh (1990) documented how suburban homes themselves were advertised in the same manner, as the appropriate and proper choice for a family that wanted to raise their children in the best manner. These ideologies of the suburbs as family-centered, which were established early in the process of suburbanization, continue to influence the definition of ideal suburban neighborhoods today.

This ideology of the suburbs as an ideal location to raise children plays an important role in the issues homeowner associations face. Unlike property values or the consistency and quality of the appearance of the neighborhood, most board members did not mention children or the family in their discussion of the primary benefit of the association. One board member felt that the primary benefit is to “maintain [Sunrise View] as a single-family neighborhood” and another board member included the observation that the neighborhood was a “great area to raise children.” These board members were the only two who explicitly mentioned families or children in their discussion of the primary benefit of the homeowner association, however.

While board members do not make a direct link between families and the homeowner association, the activities of homeowner associations and the board members' descriptions of their neighborhoods clearly articulate the importance of families within these neighborhoods. The distinction between golf course, townhouse, and detached house neighborhoods is very significant when discussing the role of children, marriage, and family in the neighborhood. The first part of this section focuses on the townhouse and golf course neighborhoods where many of the homes did not include children. The second part addresses the dual focus on children in the detached house neighborhoods, as both potential victims and villains. The importance of marriage and the gender differences in participation in homeowner association activities are examined in the final two parts of this section.

5.3.1 CHILDREN IN A WORLD MADE FOR ADULTS

Unlike in the detached house neighborhoods where the presence of children in a household is the norm, in golf course and townhouse neighborhoods the presence of children is a contested issue. In golf course neighborhoods, there are conflicts between the families with children and the needs of the retired people in the neighborhood. A board member in Canterbury Greens recounted board meetings several years ago where there was considerable disagreement about how to accommodate children in a neighborhood that was originally intended to be a retirement community. The neighborhood was strongly divided over whether to build a playground and a swimming pool because retired members of the neighborhood did not want to have children using the association amenities. In another golf course community, the association warns children not to use the common facilities alone, including the golf course, because they are not members of the association, their parents are.

In townhouse neighborhoods, very few households have children and the households with children are considered the problem households in the neighborhood. In one of the townhouse neighborhoods, playground facilities for the children in the

neighborhood were constructed through the collection of donations by members of the neighborhood. Since the majority of the members do not have children, this collection indicates at least some level of willingness to accommodate the families with children. The motivation for the construction of a playground illustrates the conflict between the households with and without children. Members of the neighborhood wanted to stop children from playing in the street, where children played because they did not have large yards. One board member commented on the new playground equipment, "I have seen kids absolutely try to tear it apart and they are tearing it apart." (Interview, 1996) These types of problems with children are blamed primarily on the parents who do not watch their children. The expectation that parents, primarily mothers, would be watching their children and not allowing them to destroy the association property or play in the street is built on the ideology of domesticity and appropriate childcare approaches.

In these examples, children are presented as a nuisance and a threat to the enjoyment of the homeowner association amenities by the adult members of the neighborhood. These types of neighborhoods, townhouses and golf course communities, are distinct from the ideal image of the suburban neighborhood and this distinction includes an environment where families with children do not dominate. Because of this distinction, in both types of neighborhoods with amenities provided by the homeowner association, the role and behavior of children is highly contested. As illustrated in Table 5.5, board members in these neighborhoods felt there is a much greater level of family type diversity compared to board members in detached house neighborhoods.

**Table 5.5 Board Member Perceptions of
Neighborhood Family Type Diversity**

Type of Neighborhood	% Stating Low Levels of Family Type Diversity
Detached Houses	74%
Golf Course	38%
Townhouse	9%

In the detached home neighborhoods, 74% of the board members felt that there was little diversity in the family types in the neighborhood, compared to 9% in the townhouse neighborhoods and 38% in the golf course neighborhoods. The biographical information provided by board members reinforces these perceptions. Eighty-two percent of the board members in the detached house neighborhoods were married and had children. The townhouse neighborhoods had a complete range in the family types represented by the eleven board members surveyed (Table 5.6).

**Table 5.6 Percent of Board Members in Each
Type of Neighborhood by Family Type**

Marital Status	Children In The Household	Type of Neighborhood		
		Detached House	Golf Course	Townhouse
Married	Children	82	40	9
Married	No Children	17	60	45
Single	Children	0	0	9
Single	No Children	0	0	9
Divorced	Children	0	0	9
Divorced	No Children	1	0	9
Widowed	No Children	0	0	9
		N = 101	N = 15	N = 11

The difference in the role of children between the more typical suburban neighborhoods of detached houses and the specific amenity-based golf course and townhouse neighborhoods illustrates two relationships between homeowner associations and the suburban ideology of the domestic. Detached house neighborhoods continue to reinforce the image of the neighborhood as family-centered and the majority (82%) of the board members in these neighborhoods are married with children. On the other hand, neighborhoods where the homeowner association provided a particular amenity, the golf course or the shared maintenance costs and limited yard care work associated with townhouse neighborhoods, the domestic ideology is transformed by the association. These associations are established in part as an alternative to the children-centered

suburban neighborhoods, and thus the presence of children poses a problem for the residents and the association.

5.3.2 CHILDREN AS VICTIMS AND VILLAINS

The age of the children in a neighborhood influences various homeowner association policies. Particularly issues of safety and security are dominated by concerns about the welfare of young neighborhood children. The goal of maintaining the nurturing and safe environment for children as an ideal suburban neighborhood is addressed by homeowner associations, although it is not as directly linked to the formal mission of the association as the preceding ideologies. Homeowner associations are pressured to make the neighborhood safe, particularly for young children, by limiting the speed of people driving within the neighborhood. One homeowner association with private roads lowered the legal speed limit to ten miles per hour. Some associations held demonstration radar traps to inform people how fast they were traveling through the neighborhood. Installing speed bumps is another way homeowner associations attempted to protect the children in the neighborhood from the dangers of fast drivers. All of these actions by the homeowner associations are specifically targeted at providing a safe environment for the small children in the neighborhood, thus enforcing the image of the suburban neighborhood as the safest place for children.

One of the groups posing this danger to young children in the neighborhood is teenagers. In one neighborhood park, teenagers from two local high schools were injured in a fight involving several students. This occasional violence and a fear that teenagers are potentially dangerous feed the perception that teenagers are the dominant threat the safety of younger children in the neighborhood. In other associations, the members of the board often warned teenagers about parking violations and loud parties and if necessary contacting the police, attempting to fulfill the role of the parents, whom were perceived as failing to discipline their children. Again, the ideology of the domestic suburbs is based on the assumption that the mother is nurturing and controlling the children. In

many neighborhoods, the biggest safety concerns were over teenagers living within the neighborhood. In a gated neighborhood, a board member noted that most of the vandalism problems were caused by teens that lived in the neighborhood, use to live there, or were friends of teens in the neighborhood. These images of young children as potential victims in need of protection by the homeowner associations and teenagers as dangerous villains mirrors terror talk surrounding children in American society (Katz 1995). The role of teenagers in disrupting the sense of security within homeowner associations is addressed in more detail in section 8.1.3.

5.3.3 THE ROLE OF MARRIAGE

The institution of marriage is an important component of the detached house neighborhoods, along with the focus on children. While marriage did not have an explicit role in the policies of many homeowner associations, virtually all board members were married. All but one of the board members in the golf and detached house neighborhoods were married (Table 5.6). By contrast, six of the thirteen board members surveyed in the townhouse neighborhoods were not married. It would be logical to predict that married couples with children would be over represented as board members in all types of associations, because they are more likely to have the free time compared to single parents.

Because property deeds show that a significant number of people were not married when they purchased a house together, the survey combined the categories of married and cohabiting (see Appendix B). Of the 127 people who circled this category, a full 53% of them circled only the married part, stressing the distinction. This intentional distinction illustrates the importance placed on marriage by board members. In one neighborhood, two of three couples who had separated in the past year had put their houses up for sale. In several other neighborhoods, board members had left part way through their term because of a divorce or separation. The assumption by other board members is that people cannot afford to maintain two households, one being an expensive

house in the neighborhood, and therefore are forced to move. Marriage is understood as being a prerequisite for most people to be able to afford to live in the detached house neighborhoods, because the property values exclude most single individuals. By maintaining the property values and demanding a minimum amount of time or money spent on exterior maintenance, homeowner associations are also limiting the ability of non-married households to reside in the neighborhood. This connection indicates how marriage is a fundamental component of residing in detached house associations.

5.3.4 HOMEOWNER ASSOCIATIONS AS WOMEN'S WORK

Homeowner associations involve both men and women in all of the different roles within the association, in what appears to be fairly even numbers. The board members surveyed and interviewed were split relatively evenly between men (54%) and women (46%). In two of three townhouse neighborhoods, however, all board members were women. In one of these associations, a board member commented, "they [the board members] are all women. Men don't want nothing to do with it." (Interview, 1996). These more clearly defined gender roles in townhouse associations could be indicative of differences in either the age or class of the residents in these more affordable neighborhoods with older residents. The fact that men in the neighborhood are not interested in participating could be an indication that homeowner associations are considered part of the private domestic sphere of women in townhouse associations, but not in other associations. This difference between association types reinforces the class distinctions in volunteer activities found by Gans (1967) in his study of the social life of suburbs.

Eight of the people interviewed, evenly split between men and women, mentioned that their husband or wife is currently or was previously involved with the association. Four of the five board members who decided to become involved with the association partly for social reasons were women. The greater number of women interested in social benefits of the homeowner association could indicate a more private and social

understanding of the role of the homeowner association. Excluding the board members who mentioned social reasons for becoming involved, board members who got involved to shape the community and out of a sense of volunteerism were split evenly between men (15) and women (17). This balance does not support the idea that these associations are home-based, neighborhood organizations, and therefore the domain of women. Out of the 41 board members who reported their work schedule, only 39% of the board members interviewed had a full-time job outside of the house. The rest of the board members were home for a significant portion of the day and thus were in the neighborhood more than most of their neighbors. Both men and women involved with the homeowner association stayed at home, indicating that time in the neighborhood is probably more important than gender in determining who becomes involved with the homeowner association.

Overall, homeowner associations in the detached house neighborhoods are institutions that deal with the family life of the members in the association. The domestic ideology of the suburbs has a significant impact on the activities of homeowner associations. Neighborhood directories provide information about the ages of the children, and the safety and social concerns of the association focus on the needs of children. The townhouse and golf course associations, which are specifically designed to be different from the more typical detached house neighborhoods, have difficulty with children in the neighborhood. Almost all of the board members are married, and when people did get divorced in the neighborhood it often signaled both a withdrawal from the association activities and in many cases resulted in a move out of the neighborhood. While homeowner associations are dominated by married parents, there did not appear to be a great deal of gender differentiation in membership on the board with both women and men relatively equally represented. Homeowner associations, as organizations controlled by married parents with children, attempt to bolster the image of the neighborhood as a safe haven for raising children, by acting as surrogate parents by protecting young children and disciplining teenagers.

5.4 DIVERSITY IN SUBURBAN NEIGHBORHOODS

Two characteristics of suburban neighborhoods that associations are not allowed to address in their covenants are religion and race. Restrictions against both religious and racial groups were one of the dominant uses of covenants until they were ruled unenforceable in 1948 by the Supreme Court in *Shelley v Kraemer*. The history of racially exclusive covenants as a means of preventing integration in neighborhoods throughout the early twentieth century is well documented by Massey and Denton (1993). McKenzie (1994) argued that these racially restrictive covenants were one of the most important components of restrictive covenants. McKenzie documented how developers, the federal government, and the real estate industry developed technically race-neutral covenants, such as minimum house size and cost and single-family restrictions, to intentionally achieve the same goal as racially restrictive covenants. Instead of explicitly barring non-whites from the neighborhood, these covenants make it extremely difficult through income-based restrictions for most racial minorities to move into the neighborhood. While the covenants officially focused on maintaining the integrity and quality of the neighborhood, they achieved largely the same goal of racial exclusion. If a member of a racial minority does move into the neighborhood despite the restrictions, limitations on the use of the property guarantee to the other homeowners that the income level or physical “character” of the neighborhood will not change.

Most of the neighborhoods in this study are predominantly white and Christian according to the people interviewed. In this regard, the religious and racial composition of historical suburban neighborhoods is preserved. The first part of this section addresses the racial diversity within these associations and the perceptions of board members about the level of diversity. Second, this section addresses the religious diversity and the role homeowner associations play in fostering or hindering this diversity.

5.4.1 RACIAL DIVERSITY

A lack of racial diversity is one of the few characteristics common to all three types of neighborhoods. All of the homeowner associations are predominantly white. Seventy-seven percent of the townhouse board members, 76% in golf course neighborhoods, and 64% in the other neighborhoods felt there was little racial diversity (Table 5.7). Based on the interviews there did not appear to be greater racial diversity in the detached house neighborhoods, despite the lower number of people who stated there was diversity. The board members were not asked to state their race on the survey, so there are no figures for a comparison with these perceptions of diversity. Most board members felt their neighborhood is typical of the Redmond area overall, where 92% of the population identified themselves as white in the 1990 census. Board members might have a relatively low threshold, near the 8% of the population that is not white in Redmond overall, as a measure of diversity. One board member described his neighborhood of approximately 90 homes as diverse in this way.

“It’s pretty diversified. We have one colored. We have Chinese. I think we’ve got Japanese. We have people from India, Microsoft people, Indonesia, Korea. It’s pretty diversified.” (Interview, 1996)

In this association, the board member identified about seven households that are not white and considered this representation diverse. Based on the population of Redmond, this racial composition is about average, and Redmond has a higher percent of the population white than either Seattle suburbs (90%) or American suburbs (82%). This extremely low threshold for diversity could explain the impression of significant racial diversity by board members in detached house neighborhoods.

**Table 5.7 Board Member Perceptions of
Neighborhood Racial and Religious Diversity**

Type of Neighborhood	% Stating Low Levels of Racial Diversity	% Stating Low Levels of Religious Diversity
Detached Houses	64%	23%
Golf Course	76%	11%
Townhouse	77%	0%

Out of the forty-seven board members interviewed, two mentioned the lack of racial diversity within the neighborhood as a problem or a regret about the neighborhood. One of these two board members explained their desire that the subdivision had developed into a more racially diverse neighborhood.

“There are very few [minorities]. That’s one of my biggest complaints about this neighborhood . . . When I moved in ten years . . . it was new we were literally the only house done in the whole division, so I was hoping that it would be a more diverse population than what it is.” (Interview, 1996)

This same board member discussed the fact that most of the families on the block have the same age children because they saw the children living in the neighborhood when they looked to purchase a home. The same dynamic regarding race is overlooked as an explanation for racial homogeneity within the neighborhood.

In many neighborhoods, there are no African-American residents to the knowledge of the people interviewed. Other neighborhoods had African-American residents in the past, usually one or two, but they had moved. The board member quoted below stressed that there are no racial issues or problems in the neighborhood to keep blacks out of the neighborhood.

“We did have a black family, but now she’s retired and moved. But there’s no problem here . . . that I know of. It’s just that they [blacks] haven’t moved here . . . We have a lot of Asian, they like golf . . . Not a lot, but we do have several Asian families . . . You go shopping and you think what country am I in? . . . It’s great because you get use to seeing different people and suddenly you don’t notice any more.” (Interview, 1996)

The board member addressed several different issues regarding racial diversity. The quote highlights that there are no problems preventing blacks from moving into the neighborhood. This openness on the part of the neighborhood is highlighted by the fact that a black family had lived there in the past. The lack of any black family in the neighborhood is simply because blacks choose not to move into the neighborhood, perhaps because they do not like golf as much as whites or Asians. The board member immediately changed the subject to a racial minority that does live in the neighborhood, and offers a positive interpretation of the increased diversity in the area. This board member acknowledged the limited racial diversity within the neighborhood as problematic and offers a series of justifications for why the neighborhood is not responsible for the lack of diversity.

Another board member lamented the loss of a sense of community due to an increasing number of Asian families moving into the neighborhood and the area in general.

“Right now we have a lot of the Asian Americans moving in because they are the ones – God this is so tacky – they bring Mom along to take care of the kids. And so you have two families basically living under one roof. You know, Mom and Dad work but Grandma’s home with the kids . . . mostly the Asians – God this is so tacky – because they have the money. They seem to have the money to buy that type of a house, because some of them [houses in the neighborhood] are pretty over priced . . . We can’t bring them out of their houses because they are working and they’re not coming out and Grandma doesn’t talk English. It’s just sort of weird.” (Interview, 1996)

This board member stressed the fact that Asians can move into the neighborhood because they have the money and have thus met the economic criteria. The board member implied

that the Asian families are also less aware of the quality of the buildings, by noting that the neighborhood is over-priced. Despite this economic ability to move into the neighborhood, the Asian families do not socially fit into the neighborhood and are thus responsible for ruining the sense of community in the neighborhood.

Other board members explain that Asians are able to move into these neighborhoods because they have the appropriate income. Instead of directly addressing income, board members explain that these individuals work at Microsoft.

“East Indian and that’s because of the Microsoft influence. When I talk to people, they are here for Microsoft and there’s people from all over the world really, who are doing work for Microsoft.” (Interview, 1996)

As mentioned in section 5.1.3, many board members highlighted the presence of Microsoft employees in the neighborhood. This statement implies that these individuals have a significant amount of money, based on the image of Microsoft. There is also a racial component to employment at Microsoft. This quote illustrates how employment at Microsoft is an explanation for why Asians would live in the neighborhood. In the first quote in this section, “Microsoft employees” are included in the list of racially diverse members of the neighborhood, taking this connection between race and employment one step further and equating Microsoft employment with racial difference. Microsoft is offered as an explanation for how Asians are able to meet the income restrictions and move into middle and upper-middle class neighborhoods that are otherwise predominantly white.

Homeowner associations are intended to promote even and high property values and to enforce the covenants limiting the use of the property by individual owners. Both of these goals of homeowner association limit the movement of many racial minorities into the neighborhood. Without explicitly addressing this racial component of the association, board members explain that Asian families living in these neighborhoods meet the economic criteria. At the same time, others, particularly African Americans,

either choose not to live in the neighborhood or do not meet the economic criteria. Board members do not expect a high level of racial diversity as illustrated by the relatively low threshold of racial minorities necessary to be considered a diverse neighborhood. This low threshold illustrates the assumption by board members that these neighborhoods would naturally be predominantly white.

5.4.2 CHRISTIANITY: UNSPOKEN BUT ASSUMED RELIGIOUS HOMOGENEITY

Board members are less confident commenting on the religious diversity within the neighborhood than any other characteristic. A full 49% of the board members did not answer the question. Many board members interviewed claimed not to know anything about the religious activities of their neighbors. Of the board members who answered the question, less than 25% felt there is little religious diversity. When asked to describe the type of religious diversity board members mentioned “mainstream” Protestant religions and Catholics, and commented that a significant percent of the neighborhood does not appear to be religious.

Other religions outside dominant Christian denominations attracted the attention of board members. Several board members commented on the significant size of the Mormon population in the area and their neighborhood. There is a perceived tendency of children in Mormon families to associate primarily with other Mormon children. These families are seen as refusing to fully participate in the neighborhood because of this socialization only with others of the same religion. This lack of social contact is very similar to the complaints about Asian families in the neighborhood. In both cases, the religious or racial minority is considered standoffish and unwilling to socialize appropriately with the neighbors.

The board members interviewed thought there might be some Jewish residents within the associations, but they did not know for sure. The president of one association had received only one complaint about Christmas activities not being called “holiday

activities.” He assumed this complaint came from a Jewish family and figured there must be at least one Jewish family in the neighborhood. Asians and people of Middle Eastern origin are assumed to have a different religion, although in these cases most board members claimed to know little about the religious beliefs of their neighbors.

Despite this apparent disinterest in religion, many of the associations either advertised or sponsored social activities centered on Christian religious holidays. Some board members are concerned about advertising these gatherings, particularly Christmas parties, as Holiday parties to be more inclusive. One of the most common social activities was a neighborhood Easter egg hunt, which assumes that all of the neighbors are included in the Easter holiday. The homeowner associations are thus not directly engaged in religious activities; however, these associations plan activities that assume that all the residents of the association are at least nominally Christian. In this regard, people who are not Christian can move into the neighborhood; however, they are expected to attend the social activities of the association centered on Christian holidays. When religious minorities do not socialize with the entire neighborhood, they are criticized for being anti-social and damaging the wider sense of community with the neighborhood.

5.5 CONSISTENCY WITH A COMMON MISSION

Homeowner associations play an important role in reinforcing these four suburban ideologies within the neighborhood. The focus of board members on the overriding importance of property values illustrates the guiding principle for most of the homeowner association functions. Homeowner associations are designed by the developers and understood by real estate agents and homeowners as tools to protect property values. This implicit understanding of the role of homeowner associations affects the way homeowner associations operate and the way people relate to their neighbors and neighborhood. Neighbors become responsible for maintaining the quality of the neighborhood, not just their own property, but the entire neighborhood, through the actions of the homeowner

association. This empowers the homeowners who most strongly feel that exchange value is significantly more important than the use value of the house. In fact, homeowner associations require and can enforce that everyone in the neighborhood does not harm the exchange value of their property and the other houses in the neighborhood when making changes to improve their own use value of the house.

A quality neighborhood is defined by pastoral images of the suburbs and an enforced uniform and park-like setting. This image of a quality neighborhood, including harmony, conformity, and consistency in housing styles, is enshrined in the CC&Rs that govern the way the homeowner associations control the visible spaces in the neighborhood. Maintaining a uniform appearance becomes the single most important function of the homeowner association, because of the perceived benefits for the resale value of the houses. Because the homeowner association has the authority to determine the appropriate taste for the neighborhood, individual homeowners are reluctant to challenge the ideology enforced by the ACC. Even when a homeowner is willing to attempt to challenge the taste of the ACC by submitting a color change outside of the neighborhood norm, the homeowner often compromises or conforms to the committee's decision. Finally, the ACC has the legal authority to force homeowners to conform to the established ideology of neighborhood appearance if all other avenues of coercion fail. Just as with the ideology of exchange values over use values, homeowner associations can force individuals who disagree with the ideology of landscape and housing appearance to conform. In both cases, the ideology is now legally enforced by the homeowner association.

Homeowner associations do not have the legal authority to mandate social conformity as they do for the physical appearance in the neighborhood. By maintaining all homes at similar standards, the housing values and to some extent the socioeconomic status of the neighborhood is held constant. Rental units are actively discouraged and considered a threat to the status of the neighborhood. The primary focus of homeowner associations on maintaining a consistent neighborhood quality to influence the housing

value impacts the degree of socioeconomic diversity in the neighborhood. White, Christian married couples with children are so predominant in most of the neighborhoods that there is little perceived threat to this homogeneity. When this social homogeneity is challenged, board members are quick to point out that these other types of people have a legitimate right to be in the neighborhood because they economically qualify. Despite this economic legitimacy, these groups are perceived as failing to fit in socially within the neighborhood.

Homeowner associations play a very powerful role in reinforcing suburban ideologies of the neighborhood. The importance of the neighborhood as a status symbol of success is a significant motivation for homeowner association activities. The implications of this ideological role of homeowner associations on civic responsibility are discussed in more detail in the following chapters. Clearly, the ideological importance given to the neighborhood in these associations raises the significance of the neighborhood over other scales of civic responsibility.

CHAPTER 6: CIVIC RESPONSIBILITY

“The trend towards privatized government and communities is part of the more general trend of fragmentation, and the resulting loss of connection and social contact is weakening the bonds of mutual responsibility and the social contract.”

(Blakely and Snyder 1997, pp. 96-97)

This chapter directly addresses Blakely and Snyder’s assertion that homeowner associations are weakening civic responsibility. Three aspects of homeowner associations are examined: the existence and support for homeowner associations, identification with the neighborhood, and provision of particular services and amenities by homeowner associations. Each of these aspects of homeowner associations can influence the members’ sense of civic responsibility. Scholars, including Blakely and Snyder, argue that homeowner association members have a more private and smaller scale of civic responsibility. Using election and survey results, the analysis in this chapter examines the extent of evidence to support this critique of homeowner associations.

The relationship between homeowner associations and civic responsibility is just one of many different influences on an individual's civic responsibility, and the goal of this research is to examine how important the influence of a homeowner association is on civic responsibility. Most of the results discussed in this chapter are speculative because there are likely to be several additional factors that cannot be controlled that influence any variation in personal understandings of civic responsibility. In addition, even if there is a relationship between civic responsibility and homeowner associations, it is not possible to determine the causality of this relationship. Based on these findings, the implications of the relationships between civic responsibility and homeowner associations are addressed in Chapters 8 and 9.

Although the complexity and breadth of civic responsibility are outlined in the first chapter, it is necessary to revisit the significance of civic responsibility. As noted

earlier, two aspects of civic responsibility are examined in this research: the nature and the scale of civic responsibility. The nature of civic responsibility is the distinction between whether responsibility should be held by public governments or private individuals and organizations. Examples of policy debates surrounding this issue include providing aid for the poor (private – individuals themselves or charities, public – local or federal government) and funding for professional sports stadiums (private – team owners or other stadium users, public – local governments). These two examples illustrate the range of different issues that need to be addressed when discussing civic responsibility. Literature on homeowner associations stresses that homeowner associations represent a privatization of the government, and thus residents of these associations are more likely to support private over public responsibilities (Dilger 1992; McKenzie 1994).

The scale of civic responsibility is the breadth of the population that should hold responsibility. This measure is clearest in different geographic scales, such as the neighborhood, the local city, the state, or the nation. The two policy debates mentioned above also involve a debate over the scale of civic responsibility. Providing aid to the poor can be considered a federal, state, or local responsibility. Similarly, if a stadium is considered a public responsibility, the question turns to the appropriate scale. In Washington State, a distinction is made between state, county, and city responsibilities for stadium financing. The scale of civic responsibility is not limited to issues that are considered public responsibilities, although for larger scales such as the state and national level, the government is the most common responsible entity. Homeowner associations, as miniature private governments, offer a smaller scale of civic responsibility than local governments. An even smaller scale is the family or the individual. Since homeowner associations offer this smaller scale of civic responsibility, scholars claim that the residents of these associations support smaller scales of civic responsibility (McKenzie 1994; Caldeira 1996; Blakely and Snyder 1997). The analysis in this chapter examines the extent to which residents of homeowner associations are supportive of more private and smaller scales of civic responsibility.

This chapter is divided into three major sections. The first section looks at how the existence of an association is related to different understandings of civic responsibility. Do people living in homeowner associations, or people who prefer to live in homeowner associations, have a smaller and more private understanding of civic responsibility? Election returns for several ballot issues are analyzed to compare election returns for precincts based on the percent of the housing units in homeowner associations. Survey questions about civic responsibility are compared to responses regarding the importance and preference for homeowner associations. The second section focuses on the relationship between identification with the neighborhood and survey responses regarding civic responsibility. Here the question is whether people who identify more strongly with their neighborhood have a smaller and more private understanding of civic responsibility. Similarly, in the third section, associations providing different services are compared to see whether people in more amenity-rich associations have a more private and smaller understanding of civic responsibility. A final section summarizes the results from all three types of relationships and provides a context for analyzing the impact of these findings in the following two chapters.

6.1 THE DIFFERENCE AN ASSOCIATION MAKES

The first method of evaluating the significance of homeowner associations in the understanding of civic responsibility is to determine the impact that the existence of an association has on an individual's civic responsibility. Survey results on a number of different responsibilities are analyzed to compare board members based on their view of the importance and value of homeowner associations. Because surveys were conducted only with board members of homeowner associations, there is no parallel control group in neighborhoods without homeowner associations. Thus, a different method of comparing these two types of neighborhoods is necessary. Election results for six ballot issues related to civic responsibility are used to compare residents in neighborhoods with and without homeowner associations. There are several limitations to this method because of

the aggregate nature of the data and the lack of control variables that are outlined below; however, it still provides some means of making this important comparison.

Several other factors that might affect individual board member's understanding of civic responsibility are analyzed in this section of the chapter. While this approach does not directly control the analysis for the other comparisons, it can provide some indication of the relative importance of homeowner associations compared to other variables. These variables include additional information about the neighborhood, such as the value of the homes, and the size and age of the neighborhood and information about the individual board members, including their gender, age, and family status. All of these variables might influence the sense of responsibility for some of the survey questions.

6.1.1 CIVIC RESPONSIBILITY VOTING

The data collection process for analyzing homeowner associations with precinct-level election results is described in detail in Section 3.1.7. For each precinct included in the analysis, the percent of the housing in homeowner associations is compared to the election results. There are 104 precincts in the Redmond study area. For each precinct the percentages of the housing units in homeowner associations, outside of homeowner associations, in condominiums, and in apartments were calculated (Table 6.1). Only precincts with over 95% of the housing in single-family houses are included in the analysis to eliminate complications from differences between multi-family and single-family neighborhoods. This restriction limits the analysis to seventy-five precincts for the 1996 elections. Some precinct boundaries changed and some precincts were added each year between 1994, 1995, and 1996, resulting in slightly different distributions of housing types within the precincts and four less precincts in the analysis for early elections.

Table 6.1 Distribution of Homeowner Association Houses among 1996 Precincts

% of Housing Units in Homeowner Associations	Number of Precincts
0	44
1 - 9	6
10 - 19	7
20 - 29	5
30 - 39	9
40 - 49	6
50 - 59	6
60 - 69	2
70 - 79	4
80 - 89	6
90 - 99	2

6.1.1.1 The Ballot Issues

The six ballot issues and two campaigns involving political candidates used in the study occurred between 1994 and 1996. The six ballot measures include votes on school vouchers, charter schools, funding for local parks (two votes), a regional transit plan, and funding for a major league baseball stadium. In addition, the results from the 1994 senate election and 1996 presidential elections are analyzed to compare party affiliations between neighborhoods. These ballot issues were selected because they provide a range of different issues that can be interpreted within the framework of civic responsibility. Each of these ballot measures is described below as they relate to the issue of civic responsibility, in order by the date of the election.

In September 1995, the voters of King County, Washington, voted on a funding proposal to construct a new baseball stadium for Seattle's major league baseball team. The ballot measure failed by a narrow margin. The voting occurred during the first ever Mariners pennant race, and thus support for the measure most likely indicates not only a public nature of civic responsibility, but also the extent of Mariner fan support. The expectation is that people in homeowner associations are more likely to have a more

private sense of civic responsibility and thus would not support public funding for a stadium.

In September 1996, two ballot issues to fund and purchase land for parks within King County were defeated. The two measures were closely related; the first measure, referred to as Parks #1, authorized the county to purchase land and initiate small park and playground projects; the second (Parks #2) provided the funding necessary to do so. Since the vast majority of these parks are local and many are in fact neighborhood parks, a vote in favor of these ballot issues can be interpreted as support for a larger countywide civic responsibility for neighborhood parks. The hypothesis is that residents of homeowner associations, represented by the precincts with a high percent of houses in homeowner associations, would be more likely to vote against these measures. They would be expected to support a more private and smaller scale of civic responsibility towards funding for neighborhood parks, since many associations have their own privately funded parks.

In November 1996, two statewide education-related initiatives were defeated. One initiative supported the establishment of charter schools that would use state funds but be managed by other agencies or individuals. Homeowner association members would be expected to support this measure because it transfers the power to establish schools from the government to private individuals and organizations. The second initiative supported vouchers to allow parents to use state funds to pay for a private school of their choice. Again, homeowner association members would be expected to support this measure because it gives more responsibility and control to private individuals when deciding on children's education.

In November 1996, voters in a special urban metropolitan district, which included part of the Redmond study area, voted on a regional transit plan to pay for public transportation improvements with an increase in motor vehicle registration and sales taxes. The measure passed by a wide margin after a previous more expensive plan was

defeated in 1995. About one-fourth of the precincts in the study area were not included in the special district created for this election, leaving only 57 precincts in the analysis. The hypothesis is that homeowner association members would be less likely to support this plan because it provides public funding for transportation and supports a large metropolitan scale of responsibility.

In addition to the ballot measures, the senate race in 1994 and the presidential race in 1996 are analyzed. In both cases, the Republican Party candidates, Slade Gorton and Bob Dole respectively, represented an agenda for smaller federal government and more power for local or state governments. Thus, residents of homeowner associations would be expected to support the Republican candidates who advocated a more private and smaller sense of civic responsibility. There are several other factors involved in voting for party candidates, and thus these races are included as potential support for the primary hypotheses based on the ballot issues. In each case, only the votes cast for the Republican and Democratic candidates are analyzed, excluding votes cast for other candidates.

6.1.1.2 Analysis of Civic Responsibility Election Results

To compare the election results with the percent of the housing within homeowner associations, a Pearson correlation coefficient is calculated for each ballot issue and candidate election. A positive correlation indicates that support for the ballot measure or the Republican candidate is higher in precincts with a concentration of homeowner associations. According to the hypotheses outlined above, a positive correlation is expected for both Republican candidates, school vouchers, and charter schools; a negative correlation is expected for the two park measures, the baseball stadium, and the regional transit plan.

The significant positive correlation for school vouchers (Table 6.2) supports the hypothesis that homeowner association members are more likely to favor the transfer of education decisions and the associated funds to private individuals from the government.

The school voucher measure is the only one of the six ballot issues where the results support the hypotheses. The results on the related charter school initiative do not indicate stronger support within homeowner associations as would be expected if homeowner association members favored private over public responsibility. Three of the other ballot issues likewise showed no statistically significant correlation between the location of homeowner associations and support for more private or local civic responsibility. The final ballot issue, the one for the baseball stadium, contradicted the hypothesis.

**Table 6.2 Location of Homeowner Associations
and Support for Ballot Issues and Candidates**

Ballot Issues and Candidates	Correlation	Number of Precincts
Republican President	** .503	75
Baseball Stadium	** .463	73
Republican Senator	** .414	71
School Vouchers	* .223	75
Parks #1	.183	75
Charter Schools	.134	75
Parks #2	.010	75
Regional Transit	-.021	57
** denotes significance at the .05 level		
* denotes significance at the .1 level		

Precincts with a higher percent of homeowner association members do not oppose county funding for parks as would be expected. Since many homeowner associations have parks, this issue is particularly relevant and the lack of any correlation directly challenges the claim that homeowner association members automatically favor private over public funding. As with all of these issues additional factors, including in this case the availability of sports fields for children, are likely to influence the voting patterns. Similarly, members of homeowner associations did not oppose regional transit funding as expected. The lack of any correlation shows that the support for public funding for mass transportation is not related to living within a homeowner association. Based on these

results, predictions of an across-the-board redefinition of civic responsibility by members of all homeowner associations heralded by some researchers are overstated (Davis 1990; McKenzie 1994; Blakely and Snyder 1997).

The election results directly and strongly contradict the hypothesis regarding civic responsibility towards funding for a professional baseball stadium. The positive correlation means that areas with a high percentage of housing in homeowner associations were significantly more likely to support the public funding of a stadium. This result suggests a larger and more public sense of civic responsibility within homeowner associations for baseball stadiums, not a local or private understanding. The results of a 1997 election to fund a professional football stadium also show strong support in suburban neighborhoods, unusual for a ballot issue devoted to increasing any government taxes or income collection (Schaefer, Serrano et al. 1997). It would not be justified to claim that this result means that homeowner association members have a larger scale of civic responsibility in general, because the baseball stadium is the only issue where this contradictory voting pattern occurs. This result could represent a concentration of baseball fans, particularly a concentration of families with young children. Regardless of these additional factors' influences on this voting behavior, the result challenges the hypothesis that homeowner association members automatically oppose larger scales of civic responsibility for all issues.

The strong correlation between homeowner associations and Republican candidates conforms to expectations. Because the ballot issues do not support the hypothesis that homeowner association members have a generally more local and private sense of civic responsibility, the strong correlation between these neighborhoods and Republican candidates is likely to be based on other factors not directly linked to civic responsibility. These results also suggest that the assumption that support for Republican candidates can be correlated with support for a local and private sense of civic responsibility is questionable. Other positions of the Republican Party, unrelated to civic

responsibility, are likely to affect support in neighborhoods more than the theorized connection with civic responsibility.

These election results, while necessarily limited because of the aggregate nature of the data, do not support the hypotheses based on the critique of homeowner associations provided in the literature. Homeowner association members are not more likely to uniformly vote against public responsibility in favor of private control. This analysis suggests that the direst predictions of drastic changes in civic responsibility made by scholars studying larger homeowner associations in other metropolitan areas are probably overstated (Davis 1990; Blakely and Snyder 1997).

6.1.2 WHERE SHOULD RIGHTS AND RESPONSIBILITIES FALL?

To determine differences in understandings of civic responsibility, board members were surveyed regarding the most important scale for particular decisions and responsibilities (see Appendix B). These survey responses provide an indication of the scale of civic responsibility board members feel is appropriate for thirteen different issues. The board members could select one of six scales (the individual family, the neighborhood, the local government, the county government, the state government, or the federal government) that they felt should be most responsible for each issue. These results are based on homeowner association board members who are likely to be more supportive of the homeowner association overall than average residents of the association. In this section, these responses are compared to board members' perceptions of the importance of the homeowner association. In later sections of the chapter, these same measures of the scale of civic responsibility are compared to the board members' identification with their neighborhoods and the services their associations offer.

Before examining these relationships, it is necessary to explain the different variables and the way the relationships are tested. Table 6.3 lists the thirteen civic responsibility issues listed in order by the percent of board members who feel the

responsibility is a neighborhood responsibility. The neighborhood scale is used to organize the table because this scale reflects the issues that are most directly relevant to homeowner associations. In all of the analysis the government responses are simplified into two categories, local and county governments are combined and state and federal governments are combined. The data are too finely divided between different scales of government to analyze these different levels of government separately. The comparisons between the combined four levels of civic responsibility provide enough variation to make comparisons between board member responses.

Table 6.3 Survey Responses to the Appropriate Scale of Civic Responsibility

Who should have primary responsibility for:	Percent of Board Members Assigning Primary Responsibility To:				Number of Responses
	Individual Family	Neighbors	Local & County Gov't	State & Federal Gov't	
Placing a satellite dish in their yard	12	83	5	0	129
The color people paint their house	34	66	0	0	131
Operating a business at their home (not just a home office)	11	58	30	2	131
The speed limit on the road in front of their house	2	41	53	4	131
How many people can live in their home	40	20	38	2	129
Maintaining playgrounds and small parks	1	9	90	0	132
The curriculum of their child's education	42	3	28	27	129
Supporting someone who is temporarily unemployed	38	2	5	55	129
Providing and funding grade school education	3	1	31	65	131
Disposing of household trash	16	1	82	1	131
Funding neighborhood road construction and maintenance	1	1	80	19	132
Finding or providing affordable (low income) housing	20	0	38	42	129
Funding public transportation	2	0	58	40	131

The data in Table 6.3 show a great deal of variation in the board member responses regarding civic responsibility. In order to analyze the data, different scales of civic responsibility need to be addressed depending upon the issue. For example, the most important distinction regarding “placing satellite dishes in their yard” is between board members who feel it is an individual family responsibility versus a neighborhood responsibility, because the majority of board members answered with one of these two scales. Similarly, it makes sense to compare board members who feel “maintaining playgrounds and small parks ” is a neighborhood responsibility versus a local or county government responsibility. The thirteen issues are divided into five categories depending on the primary scales assigned by the board members. For example, the first category includes issues that are considered either neighborhood or individual responsibilities. These five groups and the issues themselves are described in detail below.

6.1.2.1 Survey Questions about Civic Responsibility

Board members assigned primary responsibility to either the individual family or the neighborhood for two issues: “placing a satellite dish in their yard” and “the color people paint their house.” Table 6.4 shows the data used to analyze the scale of civic responsibility for these two issues, as well as the shorter name that will be used to refer to the issue. The data are based on the data presented in Table 6.3; however, the number of responses is lower for the satellite dish issue because the six people who answered local or county government are not included in the analysis. Since these board members are eliminated from the analysis, the percentages are based only on the board members who answered one of the two scales being analyzed (individual and neighborhood). The result is that the percentages will be slightly higher yet still total to 100%.

Table 6.4 Individual or Neighborhood Responsibilities

Issues	Percent of Board Members Assigning Primary Responsibility To:		Number of Responses
	Individual Family	Neighbors	
Satellite Dish	13	87	123
House Color	34	66	131

As discussed in previous chapters, most associations had control over what color members of the neighborhood could paint their house through the approval procedure of the architectural control committee (ACC). The issue of house color is one of the most contentious issues homeowner associations in the study handle on a regular basis. Similarly, associations have control through ACC approval procedures over the placement of satellite dishes. This issue received a great deal of interest in 1996 because the federal government ruled that homeowner associations could not prohibit the installation of small satellite dishes. How much authority associations have in the placement of satellite dishes based on this ruling is not clear to most of the board members who mentioned the issue in interviews. Because of this confusion, at least three associations are in the process of rewriting their covenants to comply with the regulation and still maintain some control over satellite dish placement. Both of these issues, and the distinction between individual and neighborhood responsibilities, are frequently addressed within the associations by the board members.

The board members split the responsibility for deciding whether a homeowner can “operate a business at their home” and “how many people can live in their home,” between individuals, the neighborhood, and the government (Table 6.5). For these two issues, board members who answered any level of government were combined to highlight the important distinctions between public and two types of private responsibilities. All levels of government represent a public responsibility and therefore represent a different nature of civic responsibility.

**Table 6.5 Individual, Neighborhood, or
Government Responsibilities**

Issues	Percent of Board Members Assigning Primary Responsibility To:			Number of Responses
	Individual Family	Neighbors	Government	
Home Business	11	58	31	131
People In Home	40	20	40	129

The operation of businesses in houses within the neighborhood was a significant issue in four different associations. All of these associations allowed individuals to maintain a home office, but other businesses that involved customers or deliveries coming to the neighborhood frequently were a source of concern. One board member became involved with the association primarily to prevent a neighbor from running an upholstery business out of his garage. In another association, the board of directors heard complaints about daycare businesses within the neighborhood, although the board did not act against the homeowner running this business. Clearly, the responsible for deciding what type of business is appropriate in the neighborhood is an issue that board members are likely to need to address.

None of the board members interviewed mentioned any controversies within the neighborhood regarding the number of people living in a house. The covenants, conditions, and restrictions (CC&Rs) often limit housing to single-family housing, providing some method for the association to control the population within a house. In one association, the board member mentioned a concern about the possible location of a group home, for either children or the elderly, in the neighborhood. He was emphatic that a group home would be a serious problem within the neighborhood, declaring it would result in "world war three." This example illustrates the concern among board members about the people living in the houses within the neighborhood, despite the fact that none of these association had needed to take action regarding this issue.

Two issues, the “speed limit on the road in front of their house” and “maintaining playgrounds and small parks” are considered either neighborhood or government responsibilities by the board members (Table 6.6). As in the previous group, all levels of government responses are combined, because the important distinction is between a private neighborhood responsibility and a public government responsibility. Board members who are more supportive of the homeowner association or who live in stronger associations would be expected to support neighborhood over government control for these two issues.

Table 6.6 Neighborhood or Government Responsibilities

Issues	Percent of Board Members Assigning Primary Responsibility To:		Number of Responses
	Neighbors	Government	
Speed Limit	42	58	129
Small Parks	9	91	131

Five associations have private roads; thus, they can control the speed limit in their neighborhood. In thirty percent of the case study associations, board members mentioned that people speeding through the neighborhood is a safety concern for the residents in the neighborhood. In some cases, the associations lobbied for speed bumps or rumble strips in the neighborhood. Other associations worked with the local police to host demonstration speed radar tests that informed drivers how fast they were going. Speeding is an issue that associations worked with local governments to address and therefore board members should be familiar with the potential strengths and weaknesses of the association and the government in dealing with this issue. Thirteen of the forty associations have private neighborhood parks. Because some associations have private parks and others do not, parks provide a clear distinction between a government and a neighborhood responsibility that varies from association to association.

“The curriculum of their child’s education,” “supporting someone who is unemployed,” and “finding or providing affordable housing” are not considered neighborhood responsibilities by the vast majority of board members. Board members were split between assigning responsibility to the individual family or the government for each of these three issues (Table 6.7). None of the board members mentioned their association playing a role in any of these three issues. As in the previous two groups of issues, the different scales of government are combined to allow for a direct comparison between a public government and private, in this case, individual responsibility. If homeowner associations are associated with a more local and private sense of civic responsibility, board members living in stronger associations or more supportive of associations would be expected to support the individual over the government on these issues.

Table 6.7 Individual or Government Responsibilities

Issues	Percent of Board Members Assigning Primary Responsibility To:		Number of Responses
	Individual Family	Government	
Curriculum	43	57	125
Unemployment	39	61	126
Affordable Housing	20	80	129

Finally, “providing and funding grade school education,” “funding public transportation,” and “funding neighborhood road construction and maintenance” are all considered government responsibilities by most of the board members. Because of the agreement among the board members that these responsibilities belong to the public government, the comparison between scales of civic responsibility is between state and federal government versus local and county government (Table 6.8). None of the board members felt that homeowner associations played a role in funding education or public transportation; however, five associations did maintain their own private roads. The fact

that only one board member felt the neighborhood should be responsible for road maintenance suggests that board members living in these associations felt their association has too much responsibility, at least on this one issue. Stronger associations or stronger support for homeowner associations should be associated with more support for the local governments over state and federal government, if homeowner association members have a more local sense of civic responsibility.

**Table 6.8 Local & County Government or State
& Federal Government Responsibilities**

Issues	Percent of Board Members Assigning Primary Responsibility To:		Number of Responses
	Local & County Government	State & Federal Government	
Grade School	33	67	126
Public Transportation	59	41	128
Road Construction	81	19	130

The final issue, “disposing of household trash” proved to be a confusing question because people had very different interpretations of “household trash.” Some people interpreted this to mean everyday trash that is picked up at the curb and others interpreted it to include large items that commonly have to be taken to a dump or other facility. The distinction between funding this collection process and actually transporting the trash raised other complications. Because of this confusion, this question was eliminated from further analysis.

6.1.2.2 Survey Responses Indicating Perceived Value of Homeowner Associations

The twelve issues divided into five categories outlined in the previous section are compared to other answers on the survey to measure the degree that different variables are associated with different understandings of civic responsibility. In this section, three survey responses indicating the value that individual board members attached to having an association in the neighborhood are compared to these twelve issues. The three

measures of the value attached to the homeowner association are: 1) whether the board member would prefer to live in a neighborhood with or without a homeowner association, 2) whether the existence of the homeowner association was an important factor in their decision to move into their current house, and 3) whether they mentioned a lack of freedom as a primary drawback of a homeowner association. Chi square tests are used to measure the significance of the relationship between these four measures of the perceived value of the homeowner association and the twelve issues of civic responsibility.

The first measure of the perceived value of the homeowner association, “whether the board member would prefer to live in a neighborhood with or without a homeowner association” distinguishes between board members who are dissatisfied and satisfied with their association. Most (87%) board members would prefer to live in an association, so this question highlights the 13% of board members who are most critical of homeowner associations. This figure is based on board members and cannot be interpreted that 87% of the people living in homeowner associations prefer homeowner associations. The fact that 13% of the board members themselves would prefer to live in a neighborhood without an association suggests that a higher percent of the general members might prefer not to live in an association. The expectation is that board members who prefer associations have a more private and neighborhood-based sense of civic responsibility.

The second measure, “whether the existence of the homeowner association was an important factor in their decision to move into their current house” addresses the same level of support for homeowner associations as the first measure. In this cases, only 42% of the board members are so supportive of the idea of homeowner associations that they considered the association an important aspect of their decision to buy a house in the neighborhood. Compared to the first measure, this measure highlights the individuals most supportive of associations, not most critical of associations, because these individuals specifically sought out a neighborhood with an association. Again, if board members are likely to be more supportive of homeowner associations than the general membership, this figure indicates that a minority of people intentionally select a

neighborhood because of the homeowner association. The board members who considered the association an important aspect of their decision would be expected to have a more private, neighborhood-based sense of civic responsibility.

Board members were asked to answer an open-ended question identifying the primary drawback of homeowner associations. Twenty-six percent of the board members considered a “lack of freedom” to be a primary drawback of an association. Since these board members indicate some reservation about the power of the homeowner association over individuals, they would be expected to support the individual responsibility over neighborhood responsibility and probably individual responsibility over government responsibility.

6.1.2.3 Relationships between the Perceived Value of HOAs and Civic Responsibility

Tables 6.9 through 6.13 show the chi-square tables used to test the relationships between the three variables measuring the perceived value of the homeowner association and the answers to the civic responsibility issues. There is a separate table for each of the five different categories that compare different scales of civic responsibility. The values in the cells are the number of board members who answered the perceived value questions according to the row heading on the left and the scale of responsibility for the issues listed in the column headings. Thus, Table 6.9 includes six different chi-square tests. If the data are significant at the .05 or .1 level, it is noted to the right of the data. In addition, if over 20% of the data cells have fewer than five observations it is noted with a question mark, because this condition violates one of the conditions of the chi-square test.

There are four relationships statistically significant at the .05 level between two of the civic responsibility variables, satellite dishes and house color, and the three measures of the perceived value of the homeowner association (Table 6.9). As hypothesized, board members who prefer to live in homeowner associations are supportive of the neighborhood over individuals for both issues. These results highlight that board members who explicitly say they would prefer not to live in a homeowner association

Perception of the Value of the HOA	Issue and Primary Responsibility					
	Satellite Dish			House Color		
	Individual	Neighborhood		Individual	Neighborhood	
Prefer a HOA	9	90	**	29	75	**
Prefer no HOA	5	10		10	6	
Considered HOA when moving	6	46		13	41	**
Did not consider HOA	10	61		32	44	
Mentioned lack of freedom as drawback	8	26	**	13	21	
Did not mention lack of freedom	8	81		32	64	

** Denotes significance at .05 level for chi-square test
* Denotes significance at .1 level for chi-square test

Table 6.10 Individual, Neighborhood or Government Responsibilities vs. Perception of HOA Value

Perception of the Value of the HOA	Issue and Primary Responsibility							
	Home Business				People In Home			
	Individual	Neighborhood	Government		Individual	Neighborhood	Government	
	10	60	35	?	38	24	41	
Prefer no HOA	3	9	4		7	2	7	
Considered HOA when moving	6	31	18		16	14	25	
Did not consider HOA	8	45	22		35	13	26	
Mentioned lack of freedom as drawback	3	19	12		16	10	0	*
Did not mention lack of freedom	11	57	28		35	17	43	

** Denotes significance at .05 level for chi-square test
 * Denotes significance at .1 level for chi-square test
 ? Less than five observations in over 20% of the cells

Table 6.11 Neighborhood or Government Responsibilities vs. Perception of HOA Value

Perception of the Value of the HOA	Issue and Primary Responsibility					
	Speed Limit			Small Parks		
	Neighborhood	Gov't		Neighborhood	Gov't	
Prefer a HOA	47	58		8	97	?
Prefer no HOA	5	9		2	14	
Considered HOA when moving	22	31		4	51	?
Did not consider HOA	33	42		8	67	

** Denotes significance at .05 level for chi-square test
 * Denotes significance at .1 level for chi-square test
 ? Less than five observations in over 20% of the cells

Table 6.12 Individual or Government Responsibilities vs. Perception of HOA Value

Perception of the Value of the HOA	Issue and Primary Responsibility								
	Curriculum			Unemployment			Affordable Housing		
	Individual	Gov't		Individual	Gov't		Individual	Gov't	
Prefer a HOA	44	55		38	63		18	85	
Prefer no HOA	6	10		6	10		5	11	
Considered HOA when moving	21	31		22	31		11	43	
Did not consider HOA	32	41		26	46		14	60	
Mentioned lack of freedom as drawback	10	22		11	23		3	30	*
Did not mention lack of freedom	43	50		37	54		22	73	

** Denotes significance at .05 level for chi-square test
 * Denotes significance at .1 level for chi-square test

Table 6.13 Local & County Government or State & Federal Government Responsibilities vs. Perception of HOA Value

Perception of the Value of the HOA	Issue and Primary Responsibility								
	Grade School			Public Transportation			Road Construction		
	Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't	
Prefer a HOA	32	70	?	61	42		87	17	
Prefer no HOA	4	10		9	6		10	5	
Considered HOA when moving	18	37		33	21		43	12	
Did not consider HOA	22	48		41	32		61	13	

** Denotes significance at .05 level for chi-square test
 * Denotes significance at .1 level for chi-square test
 ? Less than five observations in over 20% of the cells

The ten other issues only result in two statistically significant relationships both at the .1 level of significance (Tables 6.10 through 6.14). The lack of a statistical relationship between preference for a homeowner association and private responsibility over government responsibility undermines the claim that people who prefer to live in homeowner associations support private over government responsibility in general. These board members do not support the individual over the government (Table 6.12). They also do not support the neighborhood over the government for services as would be expected (Table 6.11). This lack of any significant relationship between a preference for homeowner associations and a smaller scale and more private sense of civic responsibility supports the evidence from the election results. Both sets of results seriously question the argument that membership in homeowner associations is part of an overall change in civic responsibility.

These results suggest that people who value having a homeowner association are most concerned with expanding the scale of civic responsibility from the individual to the neighborhood. These issues are local and do not address larger aspects of civic responsibility. The results on other responsibilities refute the argument that people who prefer or value homeowner associations have a smaller or more private sense of civic responsibility in general, however. The board members most supportive of homeowner associations are not the same ones that support individual and neighborhood responsibility over government responsibility. This finding contradicts the assumption that a preference for homeowner associations indicates an overall difference in a person's understanding of civic responsibility.

6.1.3 OTHER FACTORS BEYOND HOMEOWNER ASSOCIATIONS

Because all of the people surveyed live in a variety of different homeowner associations, it is necessary to examine other possible explanations of variation in their answers, including personal and neighborhood characteristics. The data are not robust enough to control for all of these other variables and still make the comparisons being

research. Direct tests of these independent variables indicate at least whether they are likely to play a significant role in the variation.

Five variables related to the type of neighborhood, other than amenity or identity issues related to the homeowner association, are examined: 1) whether the association is located in the city of Redmond or the unincorporated county, 2) the type (detached house, townhouse, or golf course) of association, 3) the size of the association, 4) the age of the neighborhood, and 5) the average property value in the neighborhood. Whether a board member lives in the city of Redmond or unincorporated King County could influence their perception of local government. One indication that this distinction might be important is the fact that board members within the city were very satisfied with the police service, compared to high levels of dissatisfaction in the unincorporated areas. Because the type of association is related to both the neighborhood identity (see Chapter 5) and the amenities offered, this variable does not fit into either of these two categories, but it could be an important variable associated with civic responsibility. Because it does not fit in either category, it is analyzed as a control variable. The age and size of the association can influence the sense of community within the neighborhood, independent of the homeowner association. Finally, the average property value varies greatly between the associations and could influence the understanding of civic responsibility.

Four biographical variables about the individual board members are analyzed as controls as well: 1) whether or not they have children living at home, 2) whether or not they are under 60 years old, 3) the year they moved into the association, and 4) their gender. The presence of children in the home might indicate a stronger connection to the neighborhood, independent of the homeowner association. It might also affect the two issues related to education. Age and gender are also examined to determine if they influence the board member's understanding of civic responsibility. Finally, the year people moved into the association is examined, with the expectation that people who have lived in the association longer might have a stronger identification with the neighborhood, independent of the homeowner association. Examining these variables

independently does not control for any variation in the rest of the analysis, and if there are more complex relationships between two of these variables, this analysis of the control variables might not identify the relationships. Despite these limitations, testing the control variables provides some indication of the extent that the measures of civic responsibility are influenced directly by these non-association variables.

Five of the control variables (city vs. county, type of association, presence of children at home, age, and gender) contain nominal information and therefore are tested using chi-square tests. This information is presented in tables organized in the same manner as Tables 6.9 through 6.13. The remaining four variables are analyzed using t-tests for ten of the twelve civic responsibility issues. The t-tests determine whether there is a statistically significant difference in the means between the two sets of board members. For example, in Table 6.15, the average association size for board members who feel satellite dishes should be an individual responsibility is 161, compared to 170 for board members who feel they are a neighborhood responsibility. The tables show the mean values that are being compared. Two civic responsibility issues were split between three categories (home business and people in home) and therefore can not be analyzed with a t-test. ANOVA tests are used to determine if there is a statistically significant difference between the three means (Table 6.17). All of these results are presented in Tables 6.14 through 6.23. The tables are organized by the scales of civic responsibility being compared, with the chi-square table before the t-test or ANOVA tables in each case.

Table 6.14 Individual or Neighborhood Responsibilities vs. Control Variables

Control Variables	Issue and Primary Responsibility					
	Satellite Dish			House Color		
	Individual	Neighborhood		Individual	Neighborhood	
In city of Redmond	4	29	?	17	20	*
In unincorporated area	12	79		28	67	
Detached house	13	88	?	32	73	
Golf Course	1	11		9	7	
Townhouse	2	9		4	7	
Children at home	13	76	?	33	59	
No children at home	3	27		11	23	
Under 60	14	100	?	40	78	
60 and over	2	8		5	9	
Female	6	48		17	40	
Male	8	57		26	43	

**** Denotes significance at .05 level for chi-square test**
*** Denotes significance at .1 level for chi-square test**
? Less than five observations in over 20% of the cells

Table 6.15 Individual or Neighborhood Responsibilities vs. Control Variables (T-tests)

Control Variables	Issue and Primary Responsibility					
	Satellite Dish			House Color		
	Individual	Neighborhood		Individual	Neighborhood	
Association size	161	170		187	173	
Year association started	1983	1982		1981	1982	
Year board member moved to association	1991	1990		1990	1990	
Average property value	232,000	273,000	*	261,000	269,000	

** Denotes significance at .05 level for t-test
* Denotes significance at .1 level for t-test

Table 6.16 Individual, Neighborhood or Government Responsibilities vs. Control Variables

Control Variables	Issue and Primary Responsibility							
	Home Business				People In Home			
	Individual	Neighborhood	Government		Individual	Neighborhood	Government	
In city of Redmond	3	24	10		18	8	11	
In unincorporated area	11	53	31		34	19	40	
Detached house	12	58	35	?	39	23	42	?
Golf Course	0	11	5		6	4	6	
Townhouse	2	8	1		7	0	3	
Children at home	8	53	31		36	19	37	
No children at home	6	19	9		13	7	13	
Under 60	14	68	37	?	50	31	34	?
60 and over	0	9	4		4	1	6	
Female	4	36	18		26	14	17	
Male	8	38	22		23	13	31	

**** Denotes significance at .05 level for chi-square test**
*** Denotes significance at .1 level for chi-square test**
? Less than five observations in over 20% of the cells

Table 6.17 Individual, Neighborhood or Government Responsibilities vs. Control Variables (ANOVA tests)

Control Variables	Issue and Primary Responsibility							
	Home Business				People In Home			
	Individ- ual	Neigh- borhood	Govern- ment		Individ- ual	Neigh- borhood	Govern- ment	
Association size	128	194	164		159	212	184	
Year association started	1981	1981	1983		1981	1982	1982	
Year board member moved to association	1991	1989	1991		1990	1990	1990	
Average property value	233 K	256 K	299 K	*	263 K	245 K	277 K	

** Denotes significance at .05 level for ANOVA test
* Denotes significance at .1 level for ANOVA test

Table 6.18 Neighborhood or Government Responsibilities vs. Control Variables

Control Variables	Issue and Primary Responsibility					
	Speed Limit			Small Parks		
	Neighborhood	Gov't		Neighborhood	Gov't	
In city of Redmond	15	22		5	33	
In unincorporated area	40	53		7	87	
Detached house	43	60		7	97	?
Golf Course	7	9		3	13	
Townhouse	5	6		2	10	
Children at home	35	55		8	83	?
No children at home	17	17		3	31	
Under 60	48	69		11	107	?
60 and over	7	6		1	13	
Female	28	30		7	51	?
Male	24	42		4	64	

** Denotes significance at .05 level for chi-square test
 * Denotes significance at .1 level for chi-square test
 ? Less than five observations in over 20% of the cells

Table 6.19 Neighborhood or Government Responsibilities vs. Control Variables (T-tests)

Control Variables	Issue and Primary Responsibility					
	Speed Limit			Small Parks		
	Neighborhood	Gov't		Neighborhood	Gov't	
Association size	165	190		267	169	*
Year association started	1982	1981		1980	1982	
Year board member moved to association	1990	1990		1990	1990	
Average property value	280,000	256,000		200,000	272,000	**

** Denotes significance at .05 level for t-test
 * Denotes significance at .1 level for t-test
 ? Less than five observations in over 20% of the cells

Table 6.20 Individual or Government Responsibilities vs. Control Variables

Control Variables	Issue and Primary Responsibility								
	Curriculum			Unemployment			Affordable Housing		
	Individual	Gov't		Individual	Gov't		Individual	Gov't	
In city of Redmond	17	19		14	22		11	26	*
In unincorporated area	37	53		35	56		15	78	
Detached house	41	59		39	62		19	84	?
Golf Course	7	9		5	10		3	13	
Townhouse	6	4		5	6		4	7	
Children at home	37	53		37	52		15	75	
No children at home	15	16		10	23		9	25	
Under 60	50	65	?	44	71		21	96	
60 and over	4	7		5	7		5	8	
Female	24	31		27	29	*	13	43	
Male	28	37		21	44		13	55	

** Denotes significance at .05 level for chi-square test
 * Denotes significance at .1 level for chi-square test
 ? Less than five observations in over 20% of the cells

Table 6.21 Individual or Government Responsibilities vs. Control Variables (T-tests)

Control Variables	Issue and Primary Responsibility								
	Curriculum			Unemployment			Affordable Housing		
	Individ- ual	Gov't		Individ- ual	Gov't		Individ- ual	Gov't	
Association size	152	199	*	176	173		147	184	
Year association started	1981	1982		1982	1981		1980	1982	
Year board member moved to association	1991	1990		1990	1990		1988	1991	**
Average property value	280 K	254 K		276 K	263 K		259 K	268 K	

** Denotes significance at .05 level for t-test
* Denotes significance at .1 level for t-test

**Table 6.22 Local & County Government or State
& Federal Government Responsibilities vs.
Control Variables**

Control Variables	Issue and Primary Responsibility								
	Grade School			Public Transportation			Road Construction		
	Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't	
In city of Redmond	14	22		28	8	**	30	8	
In unincorporated area	27	64		48	45		76	17	
Detached house	32	69		55	47	**	84	19	?
Golf Course	6	9		14	2	?	14	2	
Townhouse	3	8		7	4		8	4	
Children at home	27	61		47	43	**	73	17	
No children at home	13	20		25	8		28	7	
Under 60	35	80		68	48		95	22	?
60 and over	6	6		8	5		11	3	
Female	14	42		31	26		48	8	
Male	25	41		42	24		55	14	

** Denotes significance at .05 level for chi-square test
 * Denotes significance at .1 level for chi-square test
 ? Less than five observations in over 20% of the cells

**Table 6.23 Local & County Government or State
& Federal Government Responsibilities vs.
Control Variables (T-tests)**

Control Variables	Issue and Primary Responsibility								
	Grade School			Public Transportation			Road Construction		
	Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't	
Association size	193	168		198	154		185	155	
Year association started	1981	1982		1980	1984	**	1981	1982	
Year board member moved to association	1989	1990	*	1989	1991		1990	1991	*
Average property value	261 K	266 K		255 K	285 K		267 K	252 K	
** Denotes significance at .05 level for t-test									
* Denotes significance at .1 level for t-test									

Fifteen of the 108 tests resulted in a statistically significant relationship, eight at the .1 level and six at the more restrictive .05 level, which is about the number of statistically significant findings expected from random data at those confidence levels. The nine relationships at the .1 are spread throughout the different tables and do not represent a pattern for any particular civic responsibility issues or control variable. Four of the six relationships statistically significant at the .05 level involve public transportation (Tables 6.22 and 6.23). These results indicate a stronger level of support for local and county government over state or federal government for funding for public transportation based on four different control variables: 1) within the city of Redmond, 2) in golf course neighborhoods, 3) board members with no children, and 4) older associations. After examining the original survey results, these four control variables are all affected by a group of board members in two older golf course associations located within the city of Redmond and who do not have many children at home. This finding highlights the extent that these different control variables are themselves interrelated. It

also suggests that other results related to public transportation might be influenced by this concentration and need to be carefully examined.

Overall, the control variables do not suggest significant relationships between civic responsibility responses and these variables unrelated to the aspects of homeowner associations being tested. This relative unimportance of the control variables supports the contention that differences between the board members accurately reflect the impact of homeowner associations, neighborhood identity, and association amenities and these variables are not merely substitutes for these control variables.

6.2 IDENTITY-BASED NEIGHBORHOOD CIVIC RESPONSIBILITY

While the relationships between neighborhood identity and homeowner associations are examined in Chapters 4 and 5, neither chapter addresses the relationship between civic responsibility and neighborhood identity. This section foregrounds this relationship. Developing measures of neighborhood identity to compare with the survey-based measures of civic responsibility necessarily limits the way neighborhood identity is defined. The results in Chapter 4 do not illustrate a general increase in neighborhood identity associated with homeowner associations, but rather find a variety of neighborhood relationships with different impacts on the community. Three different measures of the strength of neighborhood identity related to homeowner associations are examined: 1) newsletters, 2) association organized social events, and 3) the use of the neighborhood name in the metropolitan area. The expectation is that people who have a stronger identification with their neighborhood because of the homeowner association have a more private and neighborhood-based sense of civic responsibility. Board members would be expected to have a stronger identification with the neighborhood if their association has a newsletter or social events or if they use the name of the neighborhood in the metropolitan area.

In addition, one variable is analyzed based on the results regarding neighborhood ideology analyzed in Chapter 5. One of the most important ideological understandings of the value of the neighborhood related to homeowner associations is the belief that the neighborhood is an important factor in maintaining property values. Based on this reasoning, board members who answered that maintaining property values is a primary benefit of the homeowner association are distinguished from other board members. The expectation is that these board members are more likely to have a neighborhood-based sense of civic responsibility because they consider the neighborhood and the homeowner association very important for protecting property values.

These relationships are analyzed using chi-square tests in the same manner as the variables in the previous two sections. Tables 6.24 through 6.28 are organized in the same manner as the previous chi-square tables (for example Tables 6.9 through 6.13). The order of the tables is based on the scales of civic responsibility being compared. As in the previous sets of tables, the first table compares individual and neighborhood responsibilities.

Table 6.24 Individual or Neighborhood Responsibilities vs. Neighborhood Identity

Measures of Neighborhood Identity	Issue and Primary Responsibility					
	Satellite Dish			House Color		
	Individual	Neighborhood		Individual	Neighborhood	
Newsletter	10	75		28	63	
No newsletter	6	33		17	24	
Have social events	12	73		35	58	
Have no social events	4	35		10	29	
Use neighborhood name in Seattle area	9	55		24	45	
Do not use neighborhood name	7	53		21	42	
Mention maintaining property values	8	42		14	37	
Does not mention property values	8	66		31	50	

**** Denotes significance at .05 level for chi-square test**
*** Denotes significance at .1 level for chi-square test**

Table 6.25 Individual, Neighborhood or Government Responsibilities vs. Neighborhood Identity

Measures of Neighborhood Identity	Issue and Primary Responsibility							
	Home Business				People In Home			
	Individual	Neighborhood	Government		Individual	Neighborhood	Government	
Newsletter	10	55	26		38	19	34	
No newsletter	4	22	15		14	8	17	
Have social events	9	51	33		36	17	39	
Have no social events	5	26	8		16	10	12	
Use neighborhood name in Seattle area	7	42	20		30	17	21	
Do not use neighborhood name	7	35	21		22	10	30	
Mention maintaining property values	4	33	15		22	12	18	
Does not mention property values	10	44	26		30	15	33	

** Denotes significance at .05 level for chi-square test
* Denotes significance at .1 level for chi-square test

Table 6.26 Neighborhood or Government Responsibilities vs. Neighborhood Identity

Measures of Neighborhood Identity	Issue and Primary Responsibility					
	Speed Limit			Small Parks		
	Neighborhood	Gov't		Neighborhood	Gov't	
Newsletter	37	53		11	81	*
No newsletter	18	22		1	39	?
Have social events	19	36		10	82	?
Have no social events	19	56		2	38	
Use neighborhood name in Seattle area	33	35		7	62	?
Do not use neighborhood name	22	40		4	58	
Mention maintaining property values	21	31		4	47	?
Does not mention property values	34	44		8	73	

**** Denotes significance at .05 level for chi-square test**
*** Denotes significance at .1 level for chi-square test**
? Less than five observations in over 20% of the cells

Table 6.27 Individual or Government Responsibilities vs. Neighborhood Identity

Measures of Neighborhood Identity	Issue and Primary Responsibility								
	Curriculum			Unemployment			Affordable Housing		
	Individual	Gov't		Individual	Gov't		Individual	Gov't	
Newsletter	33	54	*	31	56		15	75	
No newsletter	21	18		18	22		11	29	
Have social events	36	54		32	57		15	76	
Have no social events	18	18		17	21		11	28	
Use neighborhood name in Seattle area	31	34		28	39		15	54	
Do not use neighborhood name	23	38		21	39		11	50	
Mention maintaining property values	20	30		21	29		7	43	
Does not mention property values	34	42		28	49		19	61	

** Denotes significance at .05 level for chi-square test
* Denotes significance at .1 level for chi-square test

**Table 6.28 Local & County Government or State
& Federal Government Responsibilities vs.
Neighborhood Identity**

Measures of Neighborhood Identity	Issue and Primary Responsibility								
	Grade School			Public Transportation			Road Construction		
	Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't	
Newsletter	29	59		55	34		73	19	
No newsletter	12	27		21	19		33	6	
Have social events	30	59		52	40		75	16	
Have no social events	11	27		24	13		31	9	
Use neighborhood name in Seattle area	26	39	*	43	24		57	13	
Do not use neighborhood name	15	47		33	29		49	12	
Mention maintaining property values	14	38		29	21		42	9	
Does not mention property values	27	48		47	32		64	16	
** Denotes significance at .05 level for chi-square test * Denotes significance at .1 level for chi-square test									

Based on these measures of neighborhood identity, there is no relationship between neighborhood identity and understandings of civic responsibility. Only three of the forty-eight tests resulted in a statistically significant relationship, all at the .1, but not .05 level of significance. Two of these relationships involve differences between board members who live in associations with or without newsletters. The expectation is that board members in associations with newsletters have a stronger neighborhood identity and thus a more neighborhood-based and private sense of civic responsibility. In one of the two relationships, board members in associations with newsletters did support a neighborhood responsibility for parks over a government responsibility (Table 6.26); however, the other relationship shows board members in associations with newsletters

also support the government over the individual to be responsible for choosing curriculum. This second relationship indicates a larger scale of civic responsibility. Because these two relationships contradict each other regarding the connection between newsletters and differences in scales of civic responsibility, these results do not provide useful evidence regarding the relationship between neighborhood identity and civic responsibility.

The third statistically significant relationship (Table 6.28) shows that board members who use their neighborhood name in the metropolitan area (implying a stronger neighborhood identity) are more supportive of local governments over state and federal government having responsibility for funding grade schools. This relationship conforms to the expectation that these board members would have a smaller scale of civic responsibility. The lack of any additional statistically significant relationships for either the issue or the variable, however, suggests these findings are a statistical anomaly. Overall, these results do not indicate any relationship between neighborhood identity and civic responsibility. As mentioned earlier in this section, these measures of neighborhood identity are quite crude and perhaps a more nuanced examination of this relationship would illustrate connections that are not apparent in this analysis. These results provide no indication of this relationship, however.

6.3 AMENITY-BASED VARIATIONS IN CIVIC RESPONSIBILITY

This section focuses on the direct relationship between homeowner association amenities and services and understandings of civic responsibility. Two of the original research questions focus on this relationship. The first question examines whether the provision of a particular service or amenity by the association is related to a more neighborhood-based and private sense of civic responsibility for this service or amenity. The second question examines whether the provision of services and amenities by the

homeowner association is related to a more general smaller and more private sense of civic responsibility.

Most of the homeowner associations in this study did not provide many services or amenities, especially compared to condominiums and larger associations that were studied by others (Dilger 1992). Five different variables are examined to measure the importance of amenities: 1) parks, 2) private roads, 3) gates, 4) security patrols, and 5) annual dues. The first two variables, parks and private roads, are used to examine both research questions, because there are civic responsibility questions about funding parks, controlling the speed limit on the neighborhood roads, and funding neighborhood road construction. Because of the focus on gated and secure neighborhoods in the literature, (Caldeira 1996; Blakely and Snyder 1997; Pugh 1997) gates and security patrols are analyzed to determine whether these services are related to the different sense of civic responsibility. Board members were not asked about the scale of civic responsibility for security issues, so there is no direct comparison for these amenities and board members' sense of civic responsibility. Finally, the amount of annual dues provides some indication of the overall amount of service provided by the association to the residents. Higher dues would be expected to relate to a more private and smaller sense of civic responsibility.

Four of the five variables, with the exception of dues, are compared to the civic responsibility variables using chi-square tests. The results are presented in the same format and order as previous results in Tables 6.29 through 6.33. The annual dues are compared using t-tests and ANOVA tests, and the associated means and significance results are presented in Table 6.34. This table combines all five comparisons between different scales of civic responsibility, including all twelve issues, in one table instead of dividing them into five different tables.

Table 6.29 Individual or Neighborhood Responsibilities vs. HOA Amenities

Amenities	Issue and Primary Responsibility					
	Satellite Dish			House Color		
	Individual	Neighborhood		Individual	Neighborhood	
Neighborhood park	8	42		22	34	
No neighborhood park	8	66		23	53	
Private roads	3	13	?	6	10	
No private roads	13	95		39	77	
Gated	1	9	?	2	8	?
Not gated	15	99		43	79	
Security patrol	5	29		10	26	
No security patrol	11	79		35	61	

**** Denotes significance at .05 level for chi-square test**
*** Denotes significance at .1 level for chi-square test**

Table 6.30 Individual, Neighborhood or Government Responsibilities vs. HOA Amenities

Amenities	Issue and Primary Responsibility							
	Home Business				People In Home			
	Individ- ual	Neigh- borhood	Govern- ment		Individ- ual	Neigh- borhood	Govern- ment	
Neighborhood park	8	34	14		28	9	19	
No neighborhood park	6	43	27		24	18	32	
Private roads	3	11	2	?	6	2	7	
No private roads	11	66	39		46	25	44	
Gated	1	7	2	?	2	2	5	?
Not gated	13	70	39		50	25	46	
Security patrol	3	22	11		12	6	17	
No security patrol	11	55	30		40	21	34	

**** Denotes significance at .05 level for chi-square test**
*** Denotes significance at .1 level for chi-square test**
? Less than five observations in over 20% of the cells

Table 6.31 Neighborhood or Government Responsibilities vs. HOA Amenities

Amenities	Issue and Primary Responsibility					
	Speed Limit			Small Parks		
	Neighborhood	Gov't		Neighborhood	Gov't	
Neighborhood park	20	36		11	49	**
No neighborhood park	35	39		1	74	?
Private roads	11	5	**	2	15	?
No private roads	44	70		10	105	
Gated	6	4	?	0	10	?
Not gated	49	71		12	110	
Security patrol	14	21		5	31	
No security patrol	41	54		7	89	

**** Denotes significance at .05 level for chi-square test**
*** Denotes significance at .1 level for chi-square test**
? Less than five observations in over 20% of the cells

Table 6.32 Individual or Government Responsibilities vs. HOA Amenities

Amenities	Issue and Primary Responsibility								
	Curriculum			Unemployment			Affordable Housing		
	Individ- ual	Govern- ment		Individ- ual	Govern- ment		Individ- ual	Govern- ment	
Neighborhood park	23	31		16	37		7	48	*
No neighborhood park	31	41		33	41		19	56	
Private roads	8	7		8	8		6	10	
No private roads	46	65		41	70		20	94	
Gated	4	5	?	5	5		3	7	?
Not gated	50	67		44	73		23	97	
Security patrol	11	22		14	20		5	30	
No security patrol	43	50		35	58		21	74	

** Denotes significance at .05 level for chi-square test
* Denotes significance at .1 level for chi-square test

Table 6.33 Local & County Government or State & Federal Government Responsibilities vs. HOA Amenities

Amenities	Issue and Primary Responsibility								
	Grade School			Public Transportation			Road Construction		
	Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't	
Neighborhood park	18	36		38	18	*	49	8	
No neighborhood park	23	50		38	35		57	17	
Private roads	8	8		10	6		13	3	?
No private roads	33	78		66	47		93	22	
Gated	4	6	?	7	3	?	7	3	?
Not gated	37	80		69	50		99	22	
Security patrol	12	23		24	12		30	6	
No security patrol	29	63		52	41		76	19	

**** Denotes significance at .05 level for chi-square test**
*** Denotes significance at .1 level for chi-square test**
? Less than five observations in over 20% of the cells

**Table 6.34 All Civic Responsibility Issues vs.
Annual Dues**

	Issue and Primary Responsibility							
	Satellite Dish				House Color			
	Individual	Neighborhood			Individual	Neighborhood		
Average Dues	\$276	\$356			\$427	\$332		
	Home Business				People In Home			
	Individual	Neighborhood	Government		Individual	Neighborhood	Government	
Average Dues	\$406	\$382	\$317	A	\$431	\$221	\$347	A
	Speed Limit				Small Parks			
	Neighborhood		Gov't		Neighborhood		Gov't	
Average Dues	\$313		\$407		\$397		\$362	
	Curriculum			Unemployment			Affordable Housing	
	Individual	Government		Individual	Government		Individual	Government
Average Dues	\$418	\$318		\$387	\$354		\$436	\$351
	Grade School			Public Transportation			Road Construction	
	Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't		Local & County Gov't	State & Federal Gov't
Average Dues	\$287	\$399		\$428	\$286		\$347	\$542
** Denotes significance at .05 level for t-test * Denotes significance at .1 level for t-test A – Denotes ANOVA test (all others are t-tests)								

Four of the sixty relationships are statistically significant, two at the .1 level and two at the more restrictive .05 level. The two most significant relationships in Table 6.31 provide strong evidence that there is a relationship between the provision of a particular service and the sense of civic responsibility for that service. Board members who lived in neighborhood with private parks are more likely to consider parks a neighborhood responsibility rather than a government responsibility. Similarly, board members in

associations with private streets are more likely to consider setting the speed limit a neighborhood versus government responsibility. These results both indicate that the provision of a particular service in the neighborhood is related to a more neighborhood-based sense of civic responsibility for this particular service. This evidence strongly supports the hypothesis that homeowners in neighborhoods with private services are less likely to support public funding for these services.

The other two relationships involve board members who live in associations with parks. One relationship indicates more support by board members with parks in their association for government responsibility for providing affordable housing over individual responsibility. This relationship would indicate a larger scale of civic responsibility, not the expected smaller scale. The other relationship indicates more support by these same board members for local government, over state or federal government, responsibility for public transportation. This relationship indicates a smaller scale of civic responsibility as hypothesized. Because this relationship involves public transportation, an issues strongly related to a number of control values, it might indicate some of these control variables are related to the presence of a park. Because these two relationships offer contradictory differences in civic responsibility, it suggests there is not a generally smaller scale of civic responsibility associated with the presence of a park in an association. Along with the lack of any other significant relationships, this finding suggests there is no evidence of an overall shift to a smaller or more private sense of responsibility in associations offering amenities.

The lack of any relationship between civic responsibility and gated neighborhoods is particularly noteworthy. The research on gated neighborhoods to date has emphasized the withdrawal from the rest of society physically represented by the gates (Caldeira 1996; Blakely and Snyder 1997; Pugh 1997). Although this study includes only two gated associations, not a particularly large portion of the associations in the study, these results do not indicate any differences between board members living in gated associations compared to other homeowner associations.

Overall, the provision of particular amenities privately by a homeowner association does decrease support among the residents in the association for public provision of the particular services. The results indicate that this support for private responsibility does not extend to other responsibilities, but rather the support is narrowly altered for the particular service the association provides. People living in homeowner associations that provide more amenities would be expected to have a more private sense of civic responsibility for all of the amenities provided by the association. Other research (Dilger 1992; Blakely and Snyder 1997) on homeowner associations focuses on neighborhoods that provide more services and consequentially have found more private civic responsibility. These results cannot be expanded to other homeowner associations, such as those included in this study, that do not provide as many services. The difference in civic responsibility is narrowly defined by the services provided and is not a more general change affecting other issues.

6.4 CONCLUSIONS ABOUT CIVIC RESPONSIBILITY

There are three major findings regarding the relationship between homeowner associations and civic responsibility. First, there is no general relationship between homeowner associations and a more local and private sense of civic responsibility. Second, homeowner association members do support the neighborhood over local government for particular amenities provided by the association. Third, people who prefer to live in homeowner associations are most concerned with increasing the power of the neighborhood over the individual, not changing the relationship between the neighborhood or the individual and the government. These three findings significantly alter our understanding of the relationship between civic responsibility and homeowner association. While scholars have hypothesized a significant relationship, this study shows a less sweeping impact of homeowner associations.

The existence of homeowner associations is not linked to a more local and private sense of civic responsibility based on the election results. Precincts with a higher percent of association members did not have results indicating support for ballot measures restricting the power of government and increasing the power of individuals. In addition, board members in associations that provided more amenities are not more supportive of individual or neighborhood responsibility over government responsibility (Tables 6.29 through 6.32). Similarly, board members who valued homeowner associations the most do not support individual or neighborhood responsibilities over government responsibilities (Tables 6.9 through 6.13). This lack of support in general for a smaller, more private civic responsibility for any of the comparisons challenges the prevailing theory that homeowner associations are a threat to a large scale and public sense of civic responsibility.

There are changes in civic responsibility for particular issues when a homeowner association provides an amenity to the neighborhood. Board members who live in associations with their own parks are more likely to consider parks a neighborhood responsibility. Similarly, board members who live in associations with private roads are more likely to support neighborhood control over speed limits, instead of government control. These differences indicate that the provision of a specific service by the homeowner association is related to an increased support for neighborhood control over that service. Because these associations provide few services compared to associations included in national surveys (Advisory Commission on Intergovernmental Relations 1989; Dilger 1992; Heisler and Klien 1996) these findings would suggest that in other associations there is an even stronger support for the neighborhood as a primary scale of civic responsibility. It is incorrect to apply the larger differences in civic responsibility found in these larger and more amenity-rich associations to all associations, because of the direct connection between particular amenities and the associated sense of civic responsibility.

Board members who prefer to live in a homeowner association are more supportive of the neighborhood having control over issues, such as satellite dishes and house color, than the individual having control (Table 6.9). These issues are considered more important than increasing the responsibility of the neighborhood compared to the local government. Support for homeowner associations is primarily an issue of neighborhood versus individual control, related to the ideologies of suburban neighborhoods outlined in Chapter 5. This support is not related to a more local and private civic responsibility. These results suggest that homeowner associations are related to a shift in civic responsibility, but the shift in this case is an increase from the individual to the neighborhood as the appropriate scale of responsibility.

CHAPTER 7: PUBLIC VERSUS PRIVATE RESPONSIBILITIES

Homeowner associations as private governments are clearly challenging traditional divisions between public and private responsibilities. It is evident that these associations are changing the old distinctions, but the implications of these changes are unclear. This chapter addresses the implications of these changes on the relationship between the nature of civic responsibility and the role of homeowner associations. While there is research on the impact of homeowner associations on privatizing services (Garreau 1988; Dilger 1992), evidence in this study suggests they play just as big of a role in expanding the scale of civic responsibility from individual decisions to neighborhood decisions. The implications of both these changes are important to consider when addressing the impact homeowner associations have on control over public and private spaces in contemporary urban America.

The distinction between public and private in the case of homeowner associations is complicated and needs to be conceptualized differently depending on the issues involved. Three different types of public and private comparisons are discussed in this chapter: sectors, spheres, and spaces. Regarding the provision of services, homeowner associations represent the private sector compared to the public sector represented by the government. Homeowner associations illustrate a shift in the nature of civic responsibility from the public to the private sector by providing services previously provided by the government.

Homeowner associations also play a role as part of the public sphere of political discourse. As described by Habermas (1989), the public sphere is the site for discourse that allows private individuals to gather as equals to discuss issues of common interest. The civil society, distinct from the marketplace and the state, where the discourse of the public sphere occurs is composed of voluntary associations including homeowner associations. The discussion within the public sphere is ideally supposed to revolve

around public concerns and individuals are not supposed to focus on private concerns but rather address the “public good” (Fraser 1990). Homeowner associations attempt to fill this role as public spheres for the neighborhood; however, the extremely private nature of the issues involved and the structure of the association makes this idealized public sphere problematic in many associations. As more decisions are controlled by homeowner associations that had been purely private decisions or public state responsibilities, the nature of civic responsibility is redefined.

Finally, homeowner associations exercise control over a great deal of space. The land owned by the homeowner association is private space, that historically has been public space. Private roads and private parks alter the way land can be used and impacts the physical sites available for discourse within the public sphere (Garreau 1988; Mitchell 1995). This private space and the private space of the individual lots within the associations are controlled and monitored by the homeowner association and therefore even the members of the association do not have full freedom to use these private spaces. In this regard, homeowner associations represent two different changes in the nature of civic responsibility for control over space, increasing neighborhood control over both private spaces and public spaces.

This chapter addresses three major concerns about the changing nature of civic responsibility, particularly the concern that homeowner associations are strengthening the private nature of civic responsibility at the expense of the public. The first section addresses the changing role of local government and the relationship between homeowner associations and government. As the closest level of government and the level most directly concerned with issues of land use, local government has the most contact and potential for conflict with homeowner associations over shifts between the public and private sectors. The second section addresses the issue of citizenship and how membership in a homeowner association influences people’s understanding of the rights and responsibilities of citizenship. People living in homeowner associations are referred to as members of the association, not citizens of the association, an important distinction

within the public sphere. Finally, the issue of control over space is addressed in the third section of this chapter. Most of the direct responsibilities of homeowner associations revolve around the control over previously public and private spaces. These responsibilities include control over association owned property, property owned by the members of the association, and other properties that impact the residents of the homeowner association.

7.1 PRIVATIZATION OF GOVERNMENT

As discussed in Chapter 2, much of the research surrounding homeowner associations focuses on the emergence of homeowner associations as private or shadow governments. Some research provides a relatively benign view of this development such as Garreau (1988), who compared this privatization of government responsibilities to the control in shopping malls and office parks. Other scholars warned of a dire loss of public space (Davis 1990; Blakely and Snyder 1997) and loss of power of the public sector (Dilger 1992; McKenzie 1994). Davis argued that gated neighborhoods are restricting access to such an extent that the individuals in these neighborhoods have little contact with the outside public as equals in public spaces. On the other hand, Dilger and McKenzie were more concerned about the loss of government authority over space. The way homeowner associations change the relationship between individuals, their environment, and local government is related to civic responsibility because previously public responsibilities are performed by the homeowner association.

This section is divided into three subsections to further examine the changing nature of government and the relationship between homeowner associations and local government. In the first section, board members' understandings of the role of the homeowner association compared to a local government are examined. The second section addresses how homeowner association members work with the local government to address concerns of the residents living in the association. With limited resources,

local governments often rely on homeowner associations to fulfill some of the responsibilities that either are shared with or technically belong to the local government. These examples of cooperative arrangements offer some of the most positive views of homeowner associations and their potential benefits beyond the neighborhood. In the final section, conflicts between the local government and homeowner associations are examined. The extent that the existence of a homeowner association benefits the members of the association to the disadvantage of other residents living in neighborhoods without homeowner associations is addressed. In addition, the question of whether the homeowner association or the local government best represents “the public interest” is examined.

7.1.1 PRIVATE CLUB OR LOCAL GOVERNMENT?

While the literature on homeowner associations has declared these associations private governments (Garreau 1988; Dilger 1992; McKenzie 1994), the board members interviewed often did not see their association fulfilling this role. A wide range of opinions highlights the new and different functions homeowner associations serve, or at least that they are perceived to be designed to serve. This complexity and the blurred distinction between what is public and private provide a variety of interpretations of the proper role of homeowner associations.

Toward the end of each interview, after discussing the organization and operation of the homeowner association, board members were asked whether they consider the homeowner association more like a local government or more like a private club. Most of the board members actually laughed at the question at first and had a difficult time deciding how to answer it. Sixty percent of the board members eventually answered that the association is more like a local government. Twenty-four percent answered it is more like a private club, and the remaining sixteen percent felt that their association really could not be classified either way.

Many of the board members who felt that the homeowner association is a local government live in the most formally organized associations. These associations are more likely to focus on enforcement of covenants, to provide more services such as private roads, and to spend a great deal of time handling complaints and maintaining the common land. Board members considered the association a local government because it deals with many of the traditionally public sector responsibilities, such as control over land and tax collection. Despite this similarity, these board members did not feel the homeowner association's responsibilities overlap the responsibility of the local government, because they are at such a smaller scale. These board members felt that they were elected to represent the interests of the people and to fulfill the duties of the governing documents. A board member in Cascade Plateau explained that they are "pretty open and we really make sure that we are representing the homeowners' best interests." (Interview, 1996) This statement illustrates the connection between government representatives and the board of directors. One board member claimed that the association had all of the issues found in any level of government.

"I started looking at it as a microcosm of our other larger government agencies. If you look at the federal, the state, or even our cities, . . . it hasn't been the increase of budget costs of the reason government exists that is hurting us. It's the social stuff . . . We have the same battles between conservative thought and liberal thought [in the homeowner association] . . . They are just as hard fought over just a few bucks as it would be \$10 million . . . Some people would rather spend until there is a deficit, until there is nothing. Others would . . . take a conservative approach and be really careful." (Interview, 1996)

This board member highlighted the similar political issues that arise in a homeowner association and other governments. He noted the debate over civic responsibility for "social stuff" between liberal and conservative members of the board.

A few board members reacted very negatively to the idea of a private club and therefore answered that the association must be more like a local government if they were involved with it. One board member expressed this sentiment quite strongly; "I don't like

private clubs running things. It's not right." (Interview, 1996) This statement implies that the homeowner association is different from a private club. Another board member explained that the board is open to everyone and therefore it is not a private club. This concern about equal opportunity for everyone reflects the image of homeowner associations as representing the public sphere, where everyone is theoretically treated as an equal. Because the association is open to all homeowners, this board member did not consider it eligible to be a private club, which implies some level of exclusivity.

The fewer number of board members who declared their association a private club are more likely to have social functions as the predominant focus of the association activities. While these associations participate in enforcement of regulations, the greater share of their funds and board member time and energy goes to provide public facilities; in two cases, golf course membership is included with membership in the association. Since their concerns are more typical of private clubs, they clearly viewed the association along this line. These associations provide amenities that others outside the neighborhood do not have access to. Other board members described their association as a private club because they feel it is small and friendly. Finally, one board member selected a private club as an analogy because, she said, "I guess when I shy away from local government it [the homeowner association] is not as bureaucratic, which I think of when I think of local government." (Interview, 1996)

The remaining board members, who refused both comparisons, offered some other insights. In most cases, these board members simply felt that the association was not as significant as either a local government or a private club would imply. One of the board members compared the association to a boys and girls club and another compared the association to a clan, illustrating the variety of roles people feel the association can play. These comparisons are both examples of much more informal organizations than either a private club or local government.

“A boys and girls club . . . because it is totally voluntary and when my kids go and do something at the boys and girls club, it’s because something in particular interests us and then we may not have any contact with them for awhile and then we may come back and do something. That’s kind of what this [the homeowner association] is.” (Interview, 1996)

“It’s kind of like a clan. You mess up and your clansmen come knocking on your door.” (Interview, 1996)

Unlike the board members who felt the association is a local government, these two answers place the homeowner association within the private sphere. The comparison to a boys and girls club implies that participating in the homeowner association is a purely private activity that people engage in when they are interested. This image of the homeowner association suggests a relatively trivial private entertainment. The comparison to a clan implies a great deal more social responsibility associated with membership in the association. Association members are treated as relatives and the participation in the association is not voluntary, because the association comes “knocking on your door.” These two interpretations place homeowner associations firmly within the private sphere yet imply vastly different strengths of civic responsibility at the neighborhood level.

The wide range of answers reflects two important aspects of homeowner associations and their role as private governments. First, there is a tremendous level of variation between the different associations; some fulfill many more roles of local governments and some operate very similarly to private clubs. This variety is often overlooked when discussing the role of homeowner associations, particularly because much of the research has focused on the largest associations that are more similar to local governments (Advisory Commission on Intergovernmental Relations 1989; Dilger 1992; Heisler and Klien 1996).

Second, these associations are in many ways fundamentally different from local governments. They are completely run by volunteers, at least the board members, and in

most cases, thirty-one out of forty associations, they did not have any additional employees. These volunteers often felt that they had dual roles as board members and as neighbors unlike local government officials, whose jobs and livelihood are linked to their role as a public official. Not only are the motivations of the officers different, but the issues addressed by homeowner associations are considered much smaller. Board members did not feel they have nearly as much flexibility or decision making authority as local governments, because they are limited by the covenants. In the end, they do not have the ultimate enforcement power, but have to rely on legal recourse to the government, a burden that board members are often not willing to take.

Officials in local planning departments did not feel that the local government needed to be very involved with homeowner associations. While there is a great deal of concern about the approval of condominiums and code enforcement, homeowner associations with individual lots are of minimal concern to the local government. An official in the planning department stressed that it was important for the local government to make sure that the land maintained by homeowner associations did not default to a city responsibility if the owners or association failed to maintain the land. This failure on the part of the homeowner association was the only direct concern over homeowner associations raised by government officials.

Both board members and local government officials did not feel homeowner associations present a threat to local governments. The associations that are compared to local governments do provide some minimal services that the local government traditionally supplies, particularly parks and streets. The loss of authority over these features by the local government is not considered a source of conflict between the local government and homeowner association. The societal implications of these changes are discussed in section 7.3.1.

7.1.2 A PUBLIC-PRIVATE PARTNERSHIP

In many cases, homeowner associations and local governments complemented each other and worked together to solve problems within the neighborhood and surrounding community. This type of cooperation is often overlooked in research on homeowner associations, but the added level of formal organization at the neighborhood level allows for easier communication between individuals and the local government on several issues. The Community Association Institute recognizes the power of this cooperation and the magazine for members, Common Ground, included an article dedicated to ways homeowner associations could facilitate a positive relationship with local governments (Schild 1997).

A potentially valuable aspect of homeowner associations for residents is the way information can be passed through the association, both from individuals to the local government and from the local government to individuals. Some associations brought zoning violations to the attention of the local government, both violations within their neighborhood and in areas adjacent to the neighborhood. One board member reported a poorly constructed boat shelter within the association to the zoning authorities. This type of zoning violation is usually not something the local government has the resources or interest to enforce without the added vigilance of members of the homeowner association. Associations allow individuals within the neighborhood to voice these type of complaints to the board members who then contact the local government. In the example mentioned above, the board members were still waiting for government action and felt the government was not acting quickly enough even when the complaint came through the association. Nonetheless, this use of the association as an intermediary provides a more formal means of notifying the local government.

In addition to zoning issues, most homeowner association boards have contact with the local police. There was a significant difference between the contact with the Redmond police and with the King County police in the surrounding unincorporated

areas. Many of the associations in the unincorporated areas complained about long response times for police action. Many of these associations have direct contact with the officer in charge of the local area; in several cases, these officers are hired to patrol the neighborhoods on their off-duty hours. This security arrangement is discussed in more detail in Chapter 8.

The important point for this chapter is that homeowner associations provide a connection between the residents and the local police. One board member insisted that I should provide my list of association leaders to the local police officer so he could have improved communication with the associations.* Many of these associations also encouraged residents of the neighborhood to develop neighborhood watch programs, and at least one association invited police officers to one of their meetings to provide safety and security tips to the residents. Several associations also worked with the police department to get advisory speed warnings to attempt to reduce the speed of drivers through the neighborhood.

There are both positive and negative implications of this improved information flow to the government. Individuals increase the chance of having their complaints heard by the government if they are magnified through the homeowner association. This improvement can be understood as a means of increasing the responsiveness of government to the concerns of the residents within the neighborhood. On the other hand, the presence of a homeowner association increases the level of surveillance possible by the government because the homeowner association reports violations that the government would not notice otherwise. Davis (1990) notes that homeowners in these associations sacrifice freedom from surveillance for the perception of security.

* I did not provide the list of contact names to anyone because several of the names had been provided with the understanding that the information would be used solely for my research.

The local government also uses homeowner associations as a means of disseminating information. The city of Redmond has a neighborhood forum to provide a way for the city to inform neighborhoods of city policies and to solicit information from the neighborhoods. This forum includes neighborhoods with and without homeowner associations, although in most cases in neighborhoods with an association, the association plays a formal role in this process. One association distributes most of the information from these meetings to the residents through the newsletter. In addition, associations distribute information about possible policy changes including development in neighboring areas and changes in bus routes through the neighborhood. This ability to provide information to the citizens can be understood as a positive benefit of homeowner associations, as the citizens in these neighborhoods are better informed about the local government and local issues. Being informed does not necessarily mean that these citizens will have a strong sense of civic responsibility towards the local government.

7.1.3 CONFLICTING INTERESTS: WHO REPRESENTS THE PUBLIC?

Despite this cooperation between homeowner associations and local government, especially regarding issues of communication, conflicts between these two organizations do arise. In the associations studied, these conflicts did not revolve around the payment of taxes or provision of services to the neighborhood as predicted in the literature (Dilger 1992; McKenzie 1994). Most often, the conflicts revolved around the use of association or neighboring land. The types of conflicts related to issues of control over space are addressed in Section 7.3, but a few conflicts are highlighted here, because an important role of the local government, to represent and serve the public, is at issue.

In the Chinook neighborhood, the homeowner association was in the process of confronting the county government over a proposed change in the retention catchment for runoff surface water at the time of the interview. This basin is located on association property that is deeded as a greenbelt, and thus the association could not use this property for anything beyond its natural state. The county government informed the association

that the basin on the association's property was going to be expanded. The association members agreed that something needed to be done, since homes in the neighborhood and an adjoining neighborhood flooded occasionally due to the current inadequate drainage system. The board members felt that since the retention basin is located on association property and making changes would impact the view from several members' houses, the association should have a voice in the modifications to the basin to minimize the impact on the neighborhood. In addition, the board members felt the association should be financially reimbursed for the use of the land, since the basin would be significantly expanded, although this issue was secondary to having a voice in the process. In this case, the homeowner association offered a mechanism for individual homeowners to gain a voice in local government, which in the case of King County is viewed as remote and high-handed.

The residents in another association fought to maintain the school boundaries in such a way that all the children in the neighborhood would continue to attend the same elementary school instead of splitting the neighborhood between two schools.

"They tried to split this neighborhood [between two elementary schools] . . . and we went in and screamed and hollered and yelled and said we bought our homes here so we could have a walking school . . . They tried to split our neighborhood and send part of them to this school and part of them to that school. We went up there is such a group and were so vocal about it, it was like the guy up there didn't want to get stoned to death."
(Interview, 1996)

In this case, the interest of the members of the neighborhood was defended at least as effectively by the homeowner association as the local government. The association members reacted so strongly and in such strength that the school board backed down and agreed to the demands of the homeowner association members. This action did not benefit other neighborhoods, just the interests of the residents within the association. The homeowner association did not play a formal role in the protest, but passed information along to the members of the association.

In other cases, benefits extend at least to some extent to others beyond the association. Two associations successfully lobbied the city of Redmond to have speed bumps in their neighborhood to slow traffic down to the residential speed limit. In one of these associations, the city required that all of the homeowners approve the installation of speed bumps. The association played an important, probably critical, role in getting this unanimous support, as the following quote illustrates.

“We have two speed bumps going through our homeowner association . . . We had to lobby [for the speed bumps] . . . The city of Redmond said we could have speed bumps but we would have to have 100% of the homeowners to agree. So, we had to go out and get 100% of the homeowners to agree to put the speed bumps in there . . . There were a lot of homeowners that just wouldn’t agree to it and finally we just kind of strong-arm tactics . . . ‘What if it’s your grandchild that gets killed?’ That type of thing and eventually people did come around, but it took probably six months, almost a year . . . The homeowner association had to pay for the speed bumps as well.” (Interview, 1996)

This association resorted to strong-arm tactics to force the members of the association to approve speed bumps. This statement illustrates a very strong sense of civic responsibility at the neighborhood level, to the extent that the association virtually forced individual members to agree to the installation of speed bumps. These traffic control measures primarily benefit the residents of the association, by reducing the speed of traffic through their neighborhood. The extent that these measures result in safer driving benefits all users of the road; however, in both of these associations the presence of speed bumps likely reduced the use of the neighborhood roads as a through street, perhaps creating more traffic in other neighborhoods without an association to assist in lobbying for speed bumps.

Homeowner associations provide a means for members of the association to defend their interests as a neighborhood against the local government. This action represents an increase in civic responsibility from the individual homeowners to the neighborhood. The homeowner association then directly challenges the local

government's authority to make decisions and by speaking for the entire neighborhood weakens dissenting views within the neighborhood. The result is an increased empowerment of the views of the majority of residents living in these associations, over the views of other less organized neighborhoods and the un-represented minority opinions within the association.

7.2 THE ROLE OF CITIZENSHIP

Because of their local focus, homeowner associations provide an important role in local citizen involvement. Whether the actions of associations signify an increased level of citizen awareness and involvement (Community Association Institute 1997) or reduce citizenship to a strictly monetary function by equating taxpayer with citizen (Blakely and Snyder 1997), is an important debate over the way homeowner associations influence the definition of citizenship. Blakely and Snyder claim that homeowner associations represent a change from viewing individuals as citizens to viewing them as taxpayers, because the primary responsibility for each member within a homeowner association is to pay the assessments. There is no other responsibility to participate in society associated with citizenship once the financial responsibility has been met, based on this "taxpayer as citizen" concept.

This section addressed three aspects of the relationship between being a member of a homeowner association and being a citizen. First, the way being a resident in a homeowner association is different from being a citizen within a local government is examined. These differences are particularly important because homeowner associations are to some extent a part of the public sphere within these neighborhoods. Second, the extent that association activities empower residents of the association by keeping them informed is addressed. Two important questions raised are "what are the implications of this empowerment of association residents" and "how does it change the balance of power between neighborhoods?" In the final part of this section, the dual role of board

members as elected officials and fellow citizens within their neighborhood is addressed. Board members often describe themselves as fellow neighbors with the rest of the association members, but they are also authority figures and the way different boards balance this relationship says a great deal about the nature of citizenship within the association.

7.2.1 MEMBERS, RESIDENTS, OR CITIZENS?

The Community Association Institute offers the following description of how homeowner associations operate in their summary of facts about community associations on their Web site.

“Some people call community associations the most representative and responsive form of democracy found in America today. Residents of a community freely elect neighbors to serve on the Board of Directors of the community.”

(Community Association Institute 1997)

This claim requires a great deal of scrutiny because other scholars, most notably Dilger (1992), McKenzie (1994), and Garreau (1988) have argued that several basic tenets of American democracy are violated in homeowner association elections. These three scholars critique the distribution of voting rights and the voting process within homeowner associations. While voting rights are not the only important aspect of democracy, the assumption that each individual has an equal voice is an important theoretical tenet of American democracy, regardless of its validity in actual practice. Habermas (1989) argued that an equal voice is also an important component of the public sphere, although he acknowledged that this aspect has been limited. Fraser (1990) argued that it is fundamentally impossible to have equal voice without material equality; however, the notion of an equal vote remains an important tenet.

The one-person one-vote principle is violated in homeowner associations that assign voting rights as a private corporation based on ownership. All of the associations

in this study assigned one vote per lot regardless of the number of owners or people living within the house. This property-based allocation of voting rights is common for private governments including homeowner associations (Garreau 1988; Mallett 1993). This system allows the few individuals who owned multiple lots, most often the developer, to have expanded voting rights. In fact, in most associations the developer receives three votes for each lot still owned in order to guarantee that the developer maintains complete control over the association until at least 75% of the lots are sold. Property owners who rent their property maintain a right to vote within the association even though they are not residents of the association and thus do not live within the jurisdiction of the board they can help to elect.

Judging by the deeds examined to create the inventory of homeowner associations, most married couples in these associations and some individuals who were not married owned the property jointly (see Section 3.1.2). These individuals shared one vote for the property that could not be divided. This distribution of voting rights means that the right to vote is dependent upon either agreeing with your spouse or having authority over your spouse to cast the vote regardless of his or her opinion. Power dynamics within the household influence the ability of individuals to vote as a member of the association. None of the board members mentioned any conflicts within households over how to cast the vote, but the requirement that two individuals share a single indivisible vote limits the overall freedom to vote in the association.

Other residents of the association are completely disenfranchised by the limitation of voting rights to property owners. Additional adult members of the household, who have a right to vote based on residency in public elections, have no such right within homeowner associations. These individuals could include children of the owners over 18, parents of homeowners living in the association, or any other family member who is not a legal property owner. Boarders would also be denied a right to vote, but many associations do not allow boarders anyway. In addition, renters in the neighborhood have no voting privileges (as they are called to highlight the distinction from rights). Since

property owners are the members of the association, all residents renting the property are completely disenfranchised. These property owners have a voice in the organization although they reside outside of the jurisdiction of the homeowner association and thus do not have to abide by the rulings except for time spent on their property within the association. A final group that is disenfranchised are homeowners who have not paid their assessment in full. If an individual is delinquent in their dues, they can lose their voting privileges. A board member in Creek Knoll Park paid his dues several times at a board meeting when warned by other board members that he could not vote until his dues were paid in full.

While the distribution of votes according to property was not questioned by any of the people interviewed, this system of allocating votes has a number of implications. Most importantly, individuals living in the association do not share an equal voice in the governing of the association. If homeowner associations are acting as local governments this condition results in weakened rights of citizenship within the association compared to the local governments. Renters must abide by all of the restrictions developed by the association, yet have no voice in the process. Renters remain second class citizens in the neighborhood, excluded from the association much as they are excluded from the status associated with homeownership in the neighborhood. Married couples who own a house together must share a single vote, disenfranchising one of the two owners of the property if they are not in agreement. People in the association do not have rights as equal individuals, but rather as representatives of property.

In addition, most covenants, conditions, and restrictions (CC&Rs) require a super majority, often as high as 90% and in one case requiring unanimous support, to make any changes to the covenants. The covenants also specify that there must be a super majority of all the lots within the association, not just the people who actually vote. These super majority requirements empower a minority of homeowners to prevent changes supported by the majority of the residents. Twelve of the forty associations had successfully modified their CC&Rs through a vote of the membership, despite these stringent

requirements. Four of the twenty-eight associations that have never modified the covenants were in the process of attempting to do so when interviewed. Two other associations that had never modified the covenants had tried and failed, while the remaining twenty-two associations had never voted to change the covenants. The result is that the rules established by the developer, who does not live in the neighborhood and thus does not have to abide by the rules, are very difficult for the residents of the neighborhood, even those with voting privileges, to change. The required super majority favors the maintenance of the status quo, ensuring that the support of a simple majority will not be enough to change the original rules established by the developer.

7.2.2 ACTIVISM AND THE PEOPLE'S VOICE

Regarding issues outside of the neighborhood, homeowner associations seem to provide people a greater voice in issues that concern them. This greater voice is linked to activities that benefit the members of the association and other neighborhoods in the area. To some extent this voice can be seen as an empowering of NIMBY-ism, but it also gets people involved with their local government, an important component of citizenship. To the extent that homeowner associations provide a mechanism for getting people involved, they can be seen as supporting, not harming, the public life in American suburbs.

Most of the people interviewed initially responded that their association does not get involved in political issues. The board members are elected to deal with issues within the neighborhood and not to act as representatives of the community in any larger capacity. Despite this claim, most board members discussed at least one issue in which a member of the association, usually with the support of the association in the form of mailing lists or newsletters, took a stand on a local issue. At least five board members mentioned that members of their association were involved with petition campaigns against the potential siting of a new regional airport in the Redmond area, which was not constructed in the area. In addition, association members were actively involved, most often in opposing, additional development in areas that bordered on their neighborhood.

A board member in Olympic Sunset explained the association's involvement in the planning of a condominium unit on a neighboring parcel of land.

"Right on the south side of our development there is going to be a new high density condominium development. We . . . prepared a form letter to be presented to King County Planning prior to their investigation period representing a series of points that we wanted them to study during that phase. Walked it around and met with the neighborhoods and asked them to sign it and send it on through." (Interview, 1996)

This quote illustrates the increased power homeowner associations have as a unified and organized voice for the neighborhood. Homeowner associations empower the residents of the neighborhood over other neighborhoods that are not as organized. One of the board members I interviewed contacted me to see if they could use my list of homeowner association contacts to facilitate support for ballot measure to incorporate a portion of unincorporated King County. While I did not provide this information, the interest in such a list of contacts illustrates the potential political power of homeowner associations. A network of homeowner association contacts provides a powerful connection and means of passing information to the residents of many neighborhoods. The organization of these associations strengthens the voice of homeowners in these neighborhoods in policy debates.

7.2.3 VOLUNTEER CIVIL SERVANTS OR BLOCK BULLIES?

A final issue regarding the role of citizenship and homeowner associations revolves around the individuals who serve on the association. The motivations of the board members are discussed in Sections 3.2.2.2 and 4.1.1.1, but in this section it is necessary to review the role board members see for themselves as citizens. People serving as volunteers on the board are fulfilling an important role within civic society, and volunteering for local organizations is one of the hallmarks of communities of limited liability discussed in Chapter 4. This private complement to government is considered an important aspect of society and serves a distinct function separate from

government (Elkin 1987; Shils 1991). These voluntary organizations are an important component of the public sphere where citizens address common interests separate from the marketplace, private demands, and the state.

Many of the board members viewed their involvement with the association as one way in which they could give something back to their community. They were currently serving on the homeowner association board, but they volunteered in different ways at different times. In this sense, the homeowner association was one of many different civic responsibilities that they felt needed to be filled by volunteers. The following quote illustrates how one board member explained that it was a duty of members of the association to take part in running the association.

“I just felt it’s a voluntary association and I feel that all the homeowners should participate in it and I hadn’t done it yet. So, I just kind of figured it’s my turn. Nobody’s volunteering here and my neighbor volunteered me . . . I figured that each homeowner, I think, should serve at least one term on the board – kind of spread the wealth around.” (Interview, 1996)

These board members considered their work with the association as a necessary sacrifice of their time for the better good of the neighborhood. While the existence of homeowner associations might be taking away volunteers from other needed projects, it is difficult to interpret this sort of sentiment as a withdrawal from civic responsibility or civic society. While the focus is very local on the neighborhood, it may well represent a “think globally, act locally” sentiment rather than “think and act locally” as portrayed in the literature (McKenzie 1994; Blakely and Snyder 1997).

Other board members clearly were “thinking locally” or even “thinking personally” and wanted to make sure the association was organized in the manner they felt most appropriate. In some cases, people wanted to have control over their neighbors to make sure that their property values were maintained. One board member who got involved to restructure the association commented that he feels a civic-minded reason for becoming involved with the association is a bit naive.

“There are a couple of people on the board that are on there because they wish to contribute to the community. They want to give back to the community. I think that’s admirable, but in my opinion they are not getting much in return.” (Interview, 1996)

In this sense, the understanding of their role as citizens and the significance of serving on the board as a civic duty varied greatly among board members. The division between these two differently motivated types of board members resulted in a great deal of tension in some neighborhoods, as this quote by a self-described civic-minded board member illustrates.

“I don’t think a problem would even have occurred within the neighborhood had this little network of women, who apparently have nothing better to do with their time than to feel self-righteous . . . It was just devastating for the feeling of community that we’d had.” (Interview, 1996)

This board member implied these women have misused the public sphere of the homeowner association. While the board member quoted became involved to address the common interests of the neighborhood, she argued these women “have nothing better to do” and are acting on private “self-righteous” agendas that are inappropriate for the public sphere of the homeowner association. This board member believed that this inappropriate activity destroyed the operation of the homeowner association and the feeling of community within the neighborhood.

7.3 CONTROL OVER PUBLIC AND PRIVATE SPACES

Controlling space is one of the most fundamental functions of homeowner associations. Homeowner associations allow the members of the association to control the way other members and anyone else use the land within the association. This control covers both the common property owned by the association and the property of the individual owners. In addition, this control tends to include neighboring properties,

particularly the technically public properties within the general area of the homeowner association. All three types of control are examined in this section.

Academic literature focuses on the importance of public spaces and the current loss of public space in metropolitan area (Garreau 1988; Knox 1991). Public spaces allow for a variety of individuals in society to meet and mingle (Davis 1990; Staeheli and Thompson 1997) as well as providing a location for the discourse of the public sphere (Davis 1990; Mitchell 1995). Open public spaces such as parks provide places where people can “be” without paying and without being controlled or monitored. This coming-together of a wide range of society is not possible in the same unsupervised way in private spaces. Many of the pseudo-public spaces that exist today are actually privately controlled and monitored spaces for consumption, most notably the shopping mall (Garreau 1988). People within a shopping mall can be disciplined for activities that are not in the interest of the owners of the mall. In a similar way, parks that have traditionally been public spaces become private enclaves for the members of the homeowner association, where the greater public is denied any access and individuals can be controlled and disciplined by the association.

There are several implications to a significant shift from truly open public spaces to privately controlled pseudo-public spaces. The freedom to organize and gather is limited within private spaces to the activities approved by the controlling organization. In some cases, this control limits the ability to express opinions that are not sanctioned by this organization. This control results in a limited ability for individuals to participate in the public sphere, because only the approved individuals may participate in a manner deemed appropriate. Homeowner associations control previously public spaces, such as parks and streets, and just as importantly they control previously private and individual spaces such as houses and yards. Homeowner associations have a very well defined agenda to maintain the quality of the neighborhood in order to maintain property values. Any individual or action within the space controlled by homeowner associations that threatens this agenda is likely to be challenged by the association.

7.3.1 CONTROL OVER COMMON PROPERTY

Homeowner associations maintain control over their own property in a number of ways. Parks and other common facilities are the most visible property owned by associations. Associations have signs at the entrances to the parks clearly stating that they are private and only for the members of the neighborhood and their invited guests. Associations that have large common areas with significant amenities, including pools, tennis courts, play equipment, and golf courses, devote a great deal of time and money to the maintenance of these facilities. Five associations have private roads, so the signs describing the property as private and for the use of members only are located at the entrances to these neighborhoods. Based on the findings in Chapter 6, the presence of a particular amenity within an association is related to a more private and neighborhood-based understanding of civic responsibility for that particular issue. For example, board members in neighborhoods with parks are supportive of the neighborhood over the government funding small parks. In this sense, control over these spaces appears to have a direct relationship to understandings of civic responsibility.

Another type of common property in most of the homeowner associations is the entry monument. These monuments are both an important way for residents to identify their neighborhood as discussed in Chapter 4, and a means of declaring a boundary explaining that the homeowner association controls the space behind the sign. Several examples presented in Section 4.2.2 illustrate how these monuments are used as a boundary. A clear example is Cornwall Estates because the association maintains two separate signs. One sign, located on the main arterial road provides a sense of identity and helps people locate the association. A second sign is located further up the dead end road exactly where the association starts, intentionally excluding the houses located between these two signs. These two signs illustrate the multiple roles of entry monuments and their importance in establishing neighborhood boundaries. These entry monuments are also important as the first impression that potential homebuyers have of the

neighborhood; thus, well-landscaped and well-lit signs are considered an important responsibility of the association.

The final types of common land owned by associations are greenbelts and native growth protection areas. These areas serve many roles: providing a buffer between neighborhoods, preventing soil erosion on steep slopes, preserving wetlands, and protecting wildlife habitats. These common areas also represent an area that is difficult for the association to control. One board member commented on the abuse of these areas by residents who used them as a dumping ground and the difficulty of enforcing the restrictions in these areas.

“I would like to see more protection of our native growth areas, because people dump all of their yard stuff into these things. These are ravines, so it can really cause landslides and trees to come down and things. All the chemicals they put on their lawn – there’re all streams that go right down into the lake there. I would love to see them push that issue more, but of course two-thirds of the neighborhood is doing it and that would really be war. That really ticks me off personally, because that’s irresponsible.” (Interview, 1996)

Association board members also worried about the potential liability and litigation associated with potential damage from trees on association property.

“The liability issue for trees may or may not present a problem. We’ve hired an arborist to evaluate that for us. If it looks like the situation as far as falling trees will get worse, we’ve been advised that we should probably revise our covenants to somehow exclude us from any major liability from tree fall damage. That’s just basically based on our insurance coverage and the amount of our income. It would basically shut us down, if it became a widespread problem.” (Interview, 1996)

There is ambivalence about these natural areas, because while they are technically controlled by the associations, the associations have very little authority to do anything in these areas. In addition, these areas provide hideaways for children where the associations have little direct supervision or control, further raising fears of liability

problems for the association. The fact that children, particularly teenagers, use these uncontrolled association properties highlights the degree that other spaces within and around the neighborhood are controlled and monitored. The streets are monitored in several associations by security patrols and the watchful eyes of residents. The parks as discussed previously are restricted to approved uses and only available to people in the neighborhood. One association prohibited children from using the association facilities without a parent present. Another association relandscaped the park with bushes with sharp thorns and eliminated the grassy entrance to prevent children from throwing their bikes on the grass and doing jumps on skateboards. This type of landscaping in the park is planned, as described by the board member, to hurt children who do not play appropriately in the park. The landscape itself becomes a method of controlling children. Even the private backyards offer little privacy because many association prohibit fencing to maintain an open and park-like setting allowing for surveillance by neighbors. Children and teenagers can only escape the surveillance and control present throughout the neighborhood by hiding in these native growth protection areas

Overall, homeowner associations maintain common property as tightly controlled private spaces. The use of neighborhood amenities is strictly limited to people in the neighborhood and they must follow the rules. Native growth areas, where homeowner associations are not able to control the landscape, are a vexing problem for many associations. This lack of control and surveillance in these areas allows children in particular to escape the visual control that dominates the rest of the neighborhood.

7.3.2 CONTROL OVER INDIVIDUAL'S PROPERTY

Homeowner associations maintain a great deal of control over the private property of the members. This control represents an expansion of the scale of civic responsibility from the individual to the neighborhood. One board member felt that the association's role is to help guarantee that property owners met their responsibilities.

“Ownership of property is a right, but that right also has responsibilities. That’s what I think this association really represents – a means to be able to make sure that land ownership’s responsibilities are adhered to.” (Interview, 1996)

Another board member explained in more detail what these rights and responsibilities entail by stating the governing principle of their association, “People have a right to enjoy their property without infringing on the right of your neighbor to enjoy his.” (Interview, 1996) Both of these statements imply that homeowner associations should have some control over how people use the private space of their own property. To maintain this control homeowner associations must conduct some level of surveillance in the neighborhood to ensure that homeowners are fulfilling the “responsibilities of land ownership.” The threat of this surveillance disciplines members of the association, so that homeowners do not challenge the ideology of neighborhood appearance.

As mentioned previously, the vast majority of the text of the governing documents, particularly the CC&Rs, deals with the restrictions the homeowner association can place on individual homeowners. The requirement to submit any changes to the exterior of the house to the architectural control committee is one method of controlling the property of members. In addition, associations warn individuals of covenant violations, most commonly regarding the parking of boats or recreational vehicles. The way homeowner associations enforce restrictions was discussed in Sections 3.2.3.3, 4.1.1.3, and 5.2, so it is not necessary to provide additional examples in this chapter. This enforcement of the CC&Rs clearly distinguishes homeowner associations from other neighborhoods that have covenants enforceable only through legal action between two homeowners. The control over property shifts to the neighborhood scale in the form of the homeowner association. These covenants are primarily enforced through peer pressure within the neighborhood, with the threat of legal action if the peer pressure does not force individuals to conform.

This enforcement represents a much more direct and vigilant control over private space than local governments typically maintain regarding zoning violations, although many of the specific restrictions in the covenants are also included in zoning ordinances. For example, in the city of Redmond a permit is needed to remove large trees and it is illegal to park a vehicle on a public street for over twenty-four hours, making covenants redundant. In general, it is more likely that the homeowner association would act or at least inform the local government of the violation. For example, board members in Elm Brook contact the police when a vehicle is parked in the street, rather than deal directly with the offending individual. The local surveillance capabilities of homeowner associations both increases the reporting of violations and increases the threat of being reported thus altering the behavior of individuals. The result is a less free and more disciplined population within the homeowner association.

7.3.3 EXPANDING CONTROL BEYOND THE ASSOCIATION

Many homeowner associations try to expand their control beyond the common property and their members' properties to include technically public land or neighboring privately owned land. The clearest example is control over the roads within the development. The lobbying efforts of homeowner associations to have speed bumps installed described in section 7.1.3 illustrate one way homeowner associations exert control over the public streets within the neighborhood. As mentioned previously, associations also restrict the types of vehicles parked on the roads within the neighborhood. Off-duty police officers hired by associations to patrol have the authority to stop and ticket drivers just as on-duty police officers do. Because these officers are working for the association, the information about who is stopped and why is regularly reported back to the board members of the association. These patrols provide associations with a great deal of control over the public streets within the neighborhood.

Finally, associations attempt to exert control over decisions of landowners in surrounding areas. As discussed in section 7.2.2, many associations were involved in

efforts to stop development such as other housing on neighboring land. If they are not able to stop the development, efforts are made to influence at least the type of development and the type of impact on the neighborhood. This attempt to control the use of neighboring land is a logical extension of the power homeowner association members have over neighbors within their association. By extending the philosophy of property rights and responsibilities quoted in section 7.3.2, homeowner association members would expect to have a say in the use of surrounding properties. Ironically, if neighboring property owners were consulted and had significant influence over the use of property, many of the associations probably never would have been constructed in the first place! In California, voluntary homeowner associations have enough political influence to slow growth and influence legislation to benefit homeowners (Davis 1990). This attempt to control land outside of the association that might start with adjacent properties can quickly spread to larger scales of control over land.

7.4 IMPLICATIONS AND CONCLUSIONS

Homeowner associations do change the division between public and private control and responsibilities compared to local governments. Homeowner associations act as part of the private sector by providing services that are often provided by the public government sector. The provision of these services does change the members' sense of civic responsibility for the particular services provided. Neither board members nor local government officials felt that homeowner associations pose a threat to the power of local government. In several ways, homeowner associations empower government by working together with the local government to inform citizens and enforce government restrictions. Overall, homeowner associations do not appear to be as significant a threat to local governments as theorized in the literature (Dilger 1992; McKenzie 1994).

Homeowner associations are part of the public sphere as voluntary organizations; however, participation in homeowner association activities is not open to all members of

the neighborhood. Homeowner associations establish voting rights based on property ownership that disenfranchises many of the residents of the neighborhood. The voting rights are limited to the property owners, further ensuring that exchange values are considered more important than use values, because these individuals have a direct stake in the exchange value. This connection is the justification for assigning votes based on property; however, the implication is that the interests of the rest of the residents in the neighborhood are ignored. While this distribution of voting rights is common in private organizations, as organizations that act in many ways as local governments, homeowner associations do not equally represent the residents within their jurisdiction.

Residents of homeowner associations do gain a stronger voice in local government and are more likely to be actively involved and informed about local issues, as Dilger (1992) found in a national survey of board members. Both of these trends signify increased involvement with the larger community and thus do not indicate a smaller scale of civic responsibility. Homeowner associations thus empower the members of the association over other citizens living in less organized neighborhoods. The mixed results are greater inequality in the representation of individuals from different neighborhoods in public debates, but greater overall involvement represented by the increased awareness and activity of association members.

Homeowner associations do control a great deal of formally private and public space. Through covenants, homeowner associations are able to maintain control over the use of the yard and the exterior of the house for every property within the association. This power represents a significant shift away from individual control to neighborhood control. The homeowner association has a clear agenda to promote and protect the property values of the neighborhood, and uses this control to meet this agenda. Homeowners often discipline themselves and do not consider activities that might result in action by the homeowner association. Homeowner associations maintain a similar high level of control and surveillance over the common properties of the associations, with the exception of the native growth areas where they are prohibited from creating an easier

environment to control. Both of these aspects of homeowner association control over space have significant implications for the residents of the neighborhood. Residents in these neighborhoods sacrifice a great deal of personal freedom over their property and privacy for the perceived benefit of increased property values. While all residents and visitors to the neighborhood must abide by these restrictions, the benefits accrue only to the property owners.

CHAPTER 8: FORTIFICATION AND SEGREGATION

Much of the debate over homeowner associations centers around the impact of homeowner associations on the spatial fragmentation of American society, particularly racial and class segregation in the United States (Davis 1990; Blakely and Snyder 1997). Scholars focusing on homeowner associations and gated neighborhoods have noted the high level of demographic homogeneity within associations and what they interpret as an increasingly isolated defensive posture of the residents in these associations towards the rest of American citizenry (McKenzie 1994; Caldeira 1996; Pugh 1997). It is important to examine whether and how homeowner associations are further polarizing American society.

This chapter addresses two of the major concerns about the role of homeowner associations in social fragmentation and polarization. The first section addresses the fortification of the landscape, most notably the role of homeowner associations as the governing organizations of gated neighborhoods, a phenomenon that has become increasingly common in many areas of the United States. The fortification of the landscape and issues of security are also important issues in homeowner associations that are not gated. In the second section, the role of homeowner associations in perpetuating and fostering segregation is examined. The connections between economic, racial, and family type segregation involve homeowner associations in multiple types of residential segregation. The concluding section addresses these two concerns in the context of the relationship between homeowner associations and civic responsibility, addressed in the preceding chapters.

8.1 FORTIFICATION OF THE LANDSCAPE

Several scholars have focused on the rise of a fortified landscape. Mike Davis (1990) provided a compelling description of the fortification of the Los Angeles

metropolitan area, portraying both residential neighborhoods and commercial centers as defensive structures designed to protect and monitor the citizens of the city. Nan Ellin's (1997) book, Architecture of Fear, includes a variety of essays documenting the multitude of ways landscapes are being constructed around security and safety concerns. Cindi Katz (1995) examined the rise in "terror talk" particularly regarding children in urban areas, that leads to changes in the way public and private playgrounds are constructed, in turn limiting the spatial opportunities for children. The restrictions that are supposed to protect children from the danger of public spaces limit the availability and potential use of public spaces for children. Kunstler (1993) noted how the design of suburban communities based on limited access and non-linear streets isolates the neighborhood, by limiting the potential for intruders and reducing the opportunity for children to explore a wider community. The fear of crime and protective actions taken to prevent crime are both concerns addressed by homeowner associations.

The most visible way homeowner associations seek to provide security is with walls and gates, limiting access and physically separating the neighborhood from the surrounding area. Blakely and Snyder (1997) outlined three different motivations for gated neighborhoods: lifestyle communities, where the gates limit access to amenities; elite communities, where the gates are a status symbol; and security zone communities, where the gates offer security and protection. Heisler and Klein (1996) compared the perception of security between gated neighborhoods and other homeowner associations in their national survey of homeowner association board members. They found homeowners within gated neighborhoods feel that there is less crime than in the surrounding neighborhoods and directly attribute this difference to the gates. Blakely and Snyder (1997) found that although residents of gated neighborhoods feel that there is less crime within the neighborhood, there is no evidence of actual differences in crime rates. Davis (1990) argued that gated neighborhoods in Los Angeles represent a withdrawal of the white upper and middle class from the rest of the city, creating fortified enclaves of privilege. Both Calderia (1996) and Pugh (1997) examined the increased number of gated

neighborhoods in the Los Angeles. Both studies focused on the importance of gates as a status symbol, representing an exclusive community as well as a fortified enclave separating the neighborhood from surrounding areas. In addition to this academic interest, gated neighborhoods have received attention in the media, (Egan 1995; Lewis 1995) which has echoed similar impressions of gated neighborhoods as isolated enclaves of privilege that reduce the scale of civic responsibility to the neighborhood.

Three different fortification and security issues are addressed in this section. First, the importance of gates and other means of limiting access to neighborhoods are examined. As noted by Blakely and Snyder (1997), gates serve many more purposes than simply security. Second, the role of policing and security systems in offering protection to the residents of the neighborhood is examined. Policing and private security or armed response systems provide a sense of security for homeowners in many of these associations. The motivation for these different security measures varies among the associations, related to different perceived threats to the neighborhood. Finally, the blurring of the line between safety and security offers an important insight into the logic behind the security fears in many homeowner associations. The dual role of children as both the perpetrators and the victims of crimes raises particularly troubling questions for homeowner associations, both for associations in which the majority of homes include children and associations where children are less common.

8.1.1 GATED NEIGHBORHOODS

Only two of the associations examined in this study are located in gated and walled neighborhoods. Board members in these associations claimed the gates and guards provided extra security in the neighborhood. One board member commented that the gates were not a reason for them to move to the neighborhood, but they had come to appreciate the gates over time. Another board member considered the gates an important criterion in their decision to move into the neighborhood.

“When I moved here they [the gates] bothered me, I thought, ‘Who do we think we are, some snobs with these gates, and that’s not the kind of people we are. . . This is terrible, isolating ourselves and so on. [Now], I really appreciate the gates.” (Interview, 1996)

“[Canterbury Greens] is . . . a gated community, which is unusual in the Northwest or in the Seattle area for the most part. There are fewer and fewer of those that are around . . . We weren’t specifically looking for a gated community . . . but it was extremely important. With security an issue everywhere I think having a gated community was a very positive thing.” (Interview, 1996)

Both residents recognized the uniqueness of gated neighborhoods, particularly in the Seattle area. The first quote illustrates the negative perception of isolation associated with gated neighborhoods, although the person still purchased a house in the neighborhood. The implication is that the gates were a negative factor when looking to purchase the home, and it was not until later that an appreciation for the gates developed. The other resident argued that security is the primary benefit of the gates, and acknowledged the importance of the heightened discourse around crime and violence (Katz 1995) by noting that “security is an issue everywhere.”

The guards were considered particularly important, with residents unwilling to reduce costs by cutting back on the full-time guard services. One board member reflected on the value of the guards.

“We asked her [a neighbor] to take care of our garbage cans. We were going on vacation and we left the garbage cans out. [We said,] ‘Please put them away, so it doesn’t look like the place is unoccupied.’ She said she picked up the garbage cans, put them in the garage, and was coming out of the garage, and there was a flashlight in her face, and it was the guard checking. We told him when we left we were going to be gone for a week, so he was just checking the place. He saw somebody there. So, I thought, this is really worth it.” (Interview, 1996)

These board members argued that the primary benefit of the gates is to provide protection. The neighborhoods surrounding the gated neighborhoods do not have high

levels of crime, so the perceived danger is not local. The perception of danger, particularly to children in the neighborhood, is built upon media images of criminal activity and violence directed against children (Katz 1995).

The gates are considered an indication of “snobbery” both by members of the gated associations and by residents in the surrounding associations, as indicated by the following quote.

“We have friends that live outside the gate and they’ve been our friends almost as long as we’ve lived here. They always have this attitude like these gates make the place different. That kind of thing. A lot of people think, ‘Oh, you’re from [Canterbury Greens].’ It’s a snob thing, but really it’s not that fancy of a community. . . . There’s one of our neighbors who wouldn’t even put the sticker in their window. They stuck it up in their visor and then they’d just put it in the window . . . when they came in that gate by the guard, so the guard could see the sticker because they didn’t want people to know they were from [Canterbury Greens].” (Interview, 1996)

The board members did not attach a positive status symbol to the gates, although they were aware that living in a gated neighborhood is perceived as elitist and snobby. The Seattle metropolitan area has relatively few gated neighborhoods, particularly compared to California where most studies of gated neighborhoods have been conducted, although the number is increasing not decreasing as implied in a previous quote. Previous studies of gated neighborhoods found the status and higher property values associated with the neighborhood to be an important reason for people to move to these neighborhoods. This evidence suggests that the status associated with gated neighborhoods varies regionally, and the concentration of studies in metropolitan areas with many gated neighborhoods may overstate this issue.

As mentioned in Section 5.1.1, one of the gated associations made an extra effort to encourage real estate agents to show homes in the neighborhood in order to overcome the agents’ reluctance to deal with the hassle of the gates. The association now keeps the gates open during open houses to allow more people to view the homes. There was a

widespread perception among both real estate agents and members of nearby associations that the homeowner associations within gated neighborhoods must be particularly active. There was also a sense that the gates were designed to exclude people, and people reacted negatively to this exclusion.

Four other homeowner associations discussed the idea of gating their neighborhood, all for the stated reason of security, although there had been no serious crime problems in these neighborhoods. In two cases, the idea was dropped quickly after the process for taking control of the public road was understood. In order for the government to vacate the road as a public right-of-way, all residents in the neighborhood using the road as access to their property had to approve. The association would then be responsible for the maintenance of the road. In another association, there was significant interest in gating the neighborhood and installing surveillance equipment including cameras, but there was not enough interest to result in any formal action. A fourth association was in the process of applying for a variance to allow them to gate the street while the street remained public at the time of the interview. This association had successfully petitioned the local government in the past regarding other issues and the board members felt that it might be possible to get a variance allowing them to gate a public street.

8.1.2 POLICING AND SECURITY

The relationship between homeowner associations and the police is completely different in the city of Redmond than in unincorporated King County. Within the city of Redmond, most of the associations had positive experiences with the police department, which was national recognized for excellence in 1996. The police department is actively involved in promoting neighborhood watch programs and available to associations to make security and safety presentations at meetings. In addition, the police actively encouraged people to call and inform them of any suspicious activity. The police and the homeowner associations work together to increase the surveillance of residents and

particularly strangers within the neighborhood. Other than neighborhood block watches, none of the associations within the city acted as an association to provide security services to their members.

Outside of the city, there are far fewer police and there is widespread dissatisfaction with the response time. The King County police, who are responsible for policing the unincorporated areas, accommodate for this lack of official policing by providing off-duty service for twenty-five dollars an hour to homeowner associations willing to pay for these patrols. These off-duty police officers use county police vehicles and maintain the full authority of the police department during their off-duty patrolling activity. They are required to leave the association patrol area in order to report to emergencies if necessary, despite the fact that they are technically off-duty. The officers are paid directly by the homeowner associations for their time. At one meeting, residents of an association were concerned that the police were spending time, even for emergency calls, outside of the neighborhood during the period when they were paid to patrol the neighborhood. As mentioned in Section 7.3.3, these officers provide written reports of all activity during their patrol to the association, including the identity of anyone stopped for traffic violations and the reason why they were stopped. In one association, the board member in charge of security asked the police officers to issue more traffic tickets and fewer warnings. The same board member also requested that all of the police officers serving as security patrols provide a complete summary of their activities during the hours they were paid by the association. Although these security patrols report to the association, there is no visible indication that they are not serving in their official capacity and reporting to the county.

Except for the guards in the gated neighborhoods and the off-duty police, no associations hired additional security forces. In at least six of the associations, the majority of the houses were constructed with security systems. The systems are generally installed in the most expensive homes and most of these associations do not hire security patrols. The board members interviewed in these associations indicated that these systems

provide enough security and there is no need for a security patrol. Five associations considered a security patrol but could not afford the expense without considerably increasing their dues.

These patrols are a significant way for the homeowner association to discipline and monitor the public roads within the neighborhood. The homeowner association has the authority to instruct public law enforcement officials on how severely to enforce the law. Law enforcement officials use their authority as public officials to stop any suspicious vehicles or pedestrians in the neighborhood. The individuals being questioned or ticketed are not aware that these officers are not employed at the time as public officials but rather private security officers. The information provided to the officers is then provided to the officer's employer, the homeowner associations. The collection of information about people traveling on the public roads within the associations represents an incredible power of intimidation and surveillance by the homeowner association.

8.1.3 SAFETY VERSUS SECURITY

When asked about security issues, many of the people interviewed answered about both safety and security. While security primarily involves protection from crime, both property and personal crime, safety includes traffic control and educating children about proper pedestrian and bicycling precautions. Six associations have committees to address safety and security issues, and all of these associations are located in unincorporated King County. This combination of security and safety as one issue highlights the nature of the security concerns in these neighborhoods. Most of the fears surround either relatively small-scale vandalism or danger to young children in the neighborhood. The demographic group considered the biggest threat in most associations is teenagers. This dual role of children as both the perceived victims and perpetrators of much of the security problems in the neighborhood, addressed in section 5.3.2, makes the issue contentious within the neighborhood and difficult to control by limiting access to the neighborhood.

Safety concerns centered mostly on the speed that people, particularly teenagers, drive through the neighborhood. Young children are considered endangered by the speed that other people drive through the neighborhood. Efforts to reduce the speed of drivers include other residents yelling at the offending driver and board members speaking to the teenager or the parent if the offender lived within the neighborhood. At least five associations had asked the police to station an advisory speed monitor in their neighborhood for a period of time to inform people just how fast they were driving. In associations located near schools, board members noted that speeders are not limited to teenagers, but also often include parents in a rush to drop their children off at school.

The perceived threat from teenagers extended beyond the speeding problem discussed above. Teenagers are held responsible for the two most common forms of vandalism reported by board members: damaging the entry monuments and driving over lawns. Four associations reported vandalism to their entry monuments; in most cases, the lights were broken. Seven associations reported damage to lawns due to vandals intentionally "turfing" the lawn by driving in circles. These two types of vandalism attack important components of the neighborhood identity discussed in Chapters 4 and 5. The entry monuments are a symbol of the boundaries of control for the homeowner associations and damage to these monuments directly affects the association, both its authority and its budget. The damage to the lawns is a direct attack on the park-like image of these neighborhoods. While these acts of vandalism are not necessarily intentionally directed at these images of neighborhood identity so important to the board members, they clearly strike at physical features prized by the associations.

In addition, teenagers are cited for hosting loud parties, playing their car stereos loudly, and other disruptive behavior. There were problems in many neighborhoods with objects being stolen from cars and garages that were left open or unlocked. The residents were often afraid to address the teenagers directly because they feared that they would become victims of vandalism or perhaps even direct violence. In one case, a woman who spoke directly to teenagers whom she felt were causing trouble, feared retribution and

stayed home to protect her property when her family went on vacation. Board members also felt that in many cases there was little to be gained by talking with the parents of the teenagers. They felt that the offending teenager would not respect discipline from the parent and the parent had no real control in the relationship.

8.2 SEGREGATION AND POLARIZATION

The fortification of homeowner associations as represented most strikingly by gated neighborhoods is often conflated with the issue of social polarization, fragmentation, and segregation. Segregation between different races, family types, and socioeconomic classes is not directly linked to the issue of fortification, however, and needs to be examined separately. Homeowner associations are explicitly designed to maintain the same quality and status of a neighborhood, essentially forever. Since most of the developments were originally built with homes in a very narrow price range, economic diversity within the neighborhood, at least as measured by a wide range of house prices, would represent a failure of the homeowner association. Thus, homeowner associations are designed to maintain economic segregation as measured by the value of the properties. The extent that this goal exacerbates existing patterns of segregation and the degree that it impacts other aspects of segregation such as racial and family-type segregation are examined in this section. The extent to which these associations are segregated has important implications for any changes in civic responsibility, because a stronger neighborhood-based civic responsibility would be more exclusive and polarizing if the neighborhood is socially and economically homogeneous.

In this section, three different aspects of segregation are examined. First, the economic segregation as one of the primary justifications for homeowner associations is examined. Second, the connection between the type of households in the neighborhood and the price and uniformity of housing is discussed. In particular, the level of segregation between two parent households with children and other types of families is

particularly relevant to the homeowner associations examined in this study. Finally, other social aspects including racial and religious segregation are examined within the broader context of social and cultural homogeneity and exclusivity within the neighborhoods. The issue of homogeneous neighborhoods that is closely related to segregation is addressed in Chapter 5. The discussion in this chapter highlights the connection between homeowner associations and differences between neighborhoods, not internal homogeneity within the neighborhood.

8.2.1 ECONOMIC SEGREGATION

Economic segregation is not a new phenomenon in the suburbs linked to the rise of homeowner associations. Large-scale development of houses of similar quality, size, and style is the hallmark of suburban development with or without homeowner associations (Jackson 1985; Kunstler 1993). The similarity of houses with suburban developments is a common theme throughout most suburban neighborhoods, to the extent that it is one of the most common stereotypes of the suburbs. Developers are able to maximize profits through the economies of scale realized by building several identical houses. An additional implication of these economically homogeneous suburbs is that they maintain a high level of economic segregation and thus limit interaction among different classes in society (Walker 1981). The relationship between economic segregation and other forms of social segregation will be discussed in the following sections.

Some of the larger homeowner associations, which were not included in this study area, do have a significant range in the value and size of the housing units within the association (Heisler and Klien 1996). Most often, these associations are actually larger organizations that include several smaller associations that have their own board of directors and governing documents. The diversity of property values in the association overall meets zoning or other government guidelines requiring some affordable housing within large development projects. These smaller associations are geographically

separated from each other within the larger development and the houses generally fit within a very narrow price range. Thus, economic segregation even within these larger and somewhat more diverse associations is maintained at the individual neighborhood level (Langdon 1994).

If homeowner associations are successful in maintaining the status quo, then there should be only slightly more economic diversity within a neighborhood over time compared to when the houses were first constructed. Because associations can maintain control over the exterior of the house and any significant additions to the house, the size of the different houses within the neighborhood can be controlled as well as the exterior maintenance. As different interior changes are made to the houses, there will be some change in the value of different properties. Most associations' covenants make it extremely difficult to subdivide the land and to build additional smaller housing on separate lots, two actions that could potentially increase economic diversity. Many of the covenants do not allow for subdivisions of the property into separate units, one or more of which could be rented. These limitations are not significantly different from the zoning regulations and covenants in neighborhoods that do not have homeowner associations. Even if there are zoning regulations similar to the covenants, the homeowner association has a day-to-day presence in the neighborhood making enforcement more likely.

As noted in the survey results, thirty-six of the board members felt that preservation of property values was the primary benefit of homeowner associations. In the interviews, board members noted that the primary responsibility of homeowner associations was to uphold the covenants in order to preserve property values. Some associations do have a range of housing values, particularly larger associations that were built over several years. The Crown Hill association is designed to allow residents to move "up the hill" as they have the money and need for a larger, more expensive house.

While most of the board members are intent on maintaining their property values, there is little sense that neighborhoods can greatly improve their relative position in the

housing market because of this action. They can, however, make a neighborhood more attractive compared to other neighborhoods of the same age and house size. Homeowners are well aware of the relative value of their neighborhood compared to other association neighborhoods in the area. In one association, board members referred to their neighborhood, jokingly, as “ghetto estates.” This reference reflects the board members’ understanding of the relative status of their neighborhood, as measured by property values, compared to the surrounding associations. The board members in this association intend to begin enforcing covenants more strictly to improve the association’s property values. The goal of maintaining the covenants, and thus property values, is to distinguish the neighborhood from other developments with houses of approximately the same age and size. One real estate agent felt the difference in current resale values of approximately \$30,000 between two neighborhoods that had originally been priced the same, was the result of stricter enforcement of the covenants in the higher priced association.

Thus economic segregation is considered the norm, and judging by the response to the survey question about affordable housing, none of the respondents felt providing affordable housing is a neighborhood responsibility. People move into homeowner associations with the expectation that the economic segregation in the neighborhood, present since the neighborhood was established, will be maintained. The goal of the association, as perceived by many board members, is to maintain the economic standing and status of the neighborhood relative to similar neighborhoods. By not enforcing the covenants, the association would risk lowering the relative value of the houses in their neighborhood. When board members referenced the importance of maintaining the quality of the neighborhood, this perception of quality is what distinguishes the neighborhood from other neighborhoods. A quality neighborhood implies that there is little diversity in income and economic status within the neighborhood, directly reinforcing economic segregation that is the hallmark of the suburbs. The impact that this

economic segregation has on other types of social segregation is discussed in the following sections.

8.2.2 FAMILIES ONLY

As outlined in Chapters 2 and 5, most of the detached house neighborhoods are dominated by families with children. Eighty-two percent of the board members are married with children living at home. Residents that are not in a family with children are definitely considered “different” within these neighborhoods. Board members commented that it seems unusual that older couples without children would choose to live in the neighborhood and were surprised when these couples were active in the neighborhood.

“Even people who don’t have children, we have [names deleted] next door to us, who are in their sixties and they get along very well. They’ve watched all these kids grow up. They come to all the events, to our Memorial Day Bike parade and to our picnics.” (Interview, 1996)

This quote illustrates how older couples are considered unusual in a neighborhood dominated by families with children. The board member stressed how this couple is very involved with the activities in the neighborhood, yet still distinguished between the older couple and “our,” meaning the people with children, activities.

Since most of the neighborhoods were less than ten years old, few people had raised their children there and simply stayed in the house, a common method of attaining some level of family type diversity in neighborhoods. Many people moved to these neighborhoods from condominiums in the local area when they expected to have children or had children, distinguishing between neighborhoods for couples without children and the family neighborhood of the association. As mentioned in section 5.1.1, four board members specifically mentioned that they wanted to move from the neighborhood once they retired or their children grew up, usually to a rural location. They had moved to the homeowner association neighborhood in the suburbs “for the children” or as an

investment. This impression of the suburbs as ideally suited for raising children is based on the ideology of domestic suburbs, and the desire to move to a rural location when children and employment are not issues is based on the ideal of rural living discussed in Chapter 5.

The townhouse associations are not oriented around children. Most of these neighborhoods were not built with the needs of children in mind. One was explicitly built as a adult only community, but the city would not approve this restriction. In these neighborhoods only one of the thirteen board members surveyed is married with children living at home. Forty-five percent of the people serving on the board in townhouse neighborhoods are single, divorced, or widowed, compared to only one percent in the detached house associations. Three board members in the townhouse associations moved into the association from smaller homes after their children had grown because they wanted a smaller house and either less yard responsibilities or a one-story house. Just as people moved to the detached house neighborhoods when they planned to have children, board members in the townhouse neighborhoods moved into the neighborhood after their children had grown. In this sense, these neighborhoods also incorporate the image of the ideal suburban community as a domestic sanctuary for children. Unlike the detached house neighborhoods that embrace this image, these neighborhoods are specifically designed to meet the needs of people who do not fit into the social image of married couples with children in these idealized suburban neighborhoods.

The fact that homeowner association neighborhoods, as much and probably more so than other neighborhoods, are so finely tailored to different family types can be seen as a benefit of niche marketing or a drawback of segregation. The benefit is that each neighborhood can meet the particular needs of different demographic groups, including the size of the houses and yards and amenities. The drawback, however, is that a change in family status can necessitate an unwanted move, further disrupting the individual's life because there are no alternatives such as renting out space in the house. This unwanted move is more likely in the case of a divorce than the aging of children. Two of the eleven

board members in the townhouse neighborhoods are single parents, compared to zero of 106 board members in the detached house neighborhoods, illustrating the extent of the demographic differences between associations. While these neighborhoods provide some alternative for other types of families, they reinforce the image that the detached house neighborhoods should be dominated by married couples with children by providing an alternative neighborhood for people who do not meet this standard.

For many of the neighborhoods, this segregation of family types means there is no range of different age groups, which would allow for people in the neighborhood to be available for different needs including household maintenance, childcare, etc. that is considered an important aspect of a community by scholars (Kunstler 1993; Langdon 1994). The golf course neighborhoods do have a balance, at least between retired couples and younger couples with children at home. One board member in a golf course neighborhood commented that the diversity within the neighborhood, primarily in terms of family types and age made it more difficult to run the association because of the different needs of these groups. On the other hand, another board member felt the mix between retirees and families, like his, with young children is an ideal environment to raise children.

“You are going to have a better than 50/50 percentage of people over 65. Some young adults would not like that at all. I personally think it’s a great quality of life. Security - people around all day kind of watching over things. Especially older people really are good about watching . . . They’ve got this little telephone network that if somebody sees something they call up somebody else . . . They are nice. I mean older people are nice, secure, you know they are there and they are quiet. So you don’t have a bunch of noise. So, I think having a community with a mix like that. . . . with half of them over 65, half of them under 65, of the half under 65, probably half of those still have kids at home. So, there’s some kids . . . but our street isn’t filled with them, so you don’t have this constant noise all the time.” (Interview, 1996)

This board member addressed several points in his argument for diversity in family types within the neighborhood. He noted that many young adults (with children) would not

appreciate the mix between families with children and retired couples, acknowledging that his preference contradicts the ideology of a quality neighborhood. He supported this contention by explaining how older residents provide additional surveillance and security in the neighborhood. This emphasis on security, particularly for children, was his argument for why this neighborhood is still appropriate for raising children, even if families with children are not the norm as they are in other suburban neighborhoods.

The ideology of domesticity that supports the segregation between married couples with children and other families is not the only explanation for family type segregation among these neighborhoods. The role homeowner associations play in maintaining economic segregation also supports segregation by family type. By limited the ability to share housing, rent portions of larger houses, or divide the property, homeowner associations in more expensive detached house neighborhoods require that families have the time and income to purchase and maintain the property. In one association, a recently widowed woman failed to maintain her yard to the association standards. Another member of the neighborhood brought a sample of the length of the grass in her yard to the board to highlight her failure to adequately fulfill her responsibilities as a member of the association. Because homeowner associations enforce the same standards on all members of the neighborhood that are based on the assumption that individuals have amply money or time to maintain and finance their house alone, single parents in particular are singled out as problems within the neighborhood. This image of appropriate behavior and the inability of some types of families to meet the expected standards of the neighborhood result in peer pressure and financial pressure for these “problem” families to move out of the neighborhood.

Both the ideology of domesticity and the focus on maintaining property values by maintaining the physical quality of the neighborhood, result in segregation by family type. In detached house neighborhoods, other families including older couples and single parents are considered unusual and in many cases a problem in the neighborhood, because they either do not “fit in” or they cannot maintain their property to the standards

of the neighborhood. Board members did not see segregation by family type as a problem, and homeowner associations enforce rather than help to alleviate peer pressure for different households to move out of the neighborhood. In one association, the board did offer lower assessment rates to senior citizens in an attempt to allow them to continue living in the neighborhood. This exception helps prove the rule; this policy was not even announced to other members of the neighborhood because the board feared it would be opposed by the membership at large. None of the associations mentioned offering to assist people to meet the maintenance standards or to assist neighbors facing financial difficulties. If families do not meet the standards of the neighborhood, established for married couples with children with adequate income and time to maintain the property, they are pressured to conform or move out of the neighborhood to a more “appropriate” neighborhood, so as not to harm the quality of the neighborhood.

8.2.3 SOCIAL DIVERSITY AND NEIGHBORHOOD PEER PRESSURE

The power of neighborhood peer pressure is recognized as an important tool of the association for both covenant enforcement and collection of dues. In fact, the social pressure from neighbors to maintain the property is at least as important to homeowner associations as their legal authority, since most associations are hesitant to use their full legal authority except in the most extreme cases. Nineteen of the forty associations have taken legal action against a member of the neighborhood, and almost all of these involved filing a lien for lack of payment. The fact that seven associations relied on peer pressure through public humiliation by listing delinquent homeowners in newsletters illustrates that board members are aware of the power of peer pressure in the neighborhood. Board members also noted the power of peer pressure in the enforcement of covenants, particularly the persuasive power of the architectural control committee. Board members did not make the connection between intentionally applied peer pressure in these cases, and the unintentional peer pressure that helps to keep the association socially homogeneous.

The potential impact of peer pressure is apparent with religious diversity in the neighborhood. Board members felt there was a great deal of religious diversity within their association, particularly among different Christian denominations and non-religious (but presumably nominally Christian) families. Fifteen associations hold Christmas parties, caroling, or house light contests, and eleven associations hold Easter egg hunts. These Christian based events are the primary social events meant to involve everyone in the neighborhood as equals, friends, and neighbors. The fact that these social events, by their very nature exclude or at least isolate non-Christian members of the association, illustrates the way that peer pressure can help maintain the religious homogeneity of the association. Two board members mentioned that the association should try to be more careful and refer to the gatherings as “holiday” parties, but most board members did not make a distinction. These references to holiday parties instead of Christmas parties are the only indication made by any board members implying that the association might play a role in maintaining religious homogeneity. The name change, while recognizing the possibility of religious diversity, does not address the underlying assumption that members of the neighborhood should be celebrating Christmas or Easter.

Four board members noted that a religious minority in the association, in particular Mormons, was “standoffish.” One board member commented on the degree that Mormon children only played with other Mormon children, and this exclusive behavior dampened the feeling of community in the neighborhood. Another association member commented that Mormons tended to congregate in certain neighborhoods and when they reached a critical mass in a neighborhood, a bishop or leader of some sort was moved into the neighborhood. This comment illustrates the concern about the exclusive nature of this religious minority. While members of the neighborhood are expected to participate in Christian activities regardless of their religion, even a Christian religious minority, the Mormons, are criticized as being exclusive when they socialize primarily with other members of their religion. The result is condemnation for anyone who acts in such a manner that it appears they do not accept the nominal and mainstream Christian

religion of the majority of the neighborhood, either by excluding themselves from the association-supported Christian gatherings or excluding the majority from their social circle.

Another example illustrates how the actions of the residents in the association can limit racial diversity in the neighborhood. A board member quoted in section 5.4.1, referred to the problem of getting the Asian families who moved into the neighborhood involved in social activities. The board member explained that these families do not interact because the parents are working all the time and the grandmothers who are home do not speak English. If this negative stereotype of Asian families is shared and voiced by other members of the neighborhood, it is not necessarily surprising that there is a lack of interest in interacting by these new families moving into the neighborhood. The racial peer pressure combined with stereotypes faced by Asians or African-Americans in predominantly white neighborhoods was not mentioned by any of the board members as a possible explanation for the lack of racial diversity. Even the two board members who were disappointed by the lack of racial diversity did not mention that the neighborhood itself could play a role. Most interviewees explained that the low level of racial diversity is not unique to the association, but typical for the Redmond area.

The use of economic segregation and covenants to restrict the movement of racial minorities, particularly African Americans into suburban neighborhoods is well-documented (Massey and Denton 1993; McKenzie 1994). The historic explicit discrimination against minorities in the suburbs, combined with the economic segregation of the suburban neighborhoods and the peer pressure to conform to the white social norms of the neighborhood, result in continued racial exclusivity in these neighborhoods. Board members felt it was necessary to explain how some racial minorities are able to live in the neighborhoods, which highlights the hidden assumption that only whites would normally be able to afford to live in these neighborhoods. As discussed in section 5.4, the presence of Asian families is explained because they have the money, largely from working at Microsoft, which is perceived as a major employer of Asians.

One board member explained how professional athletes whose race was not specified* “come from different backgrounds” and are “trained as gladiators” so they “don’t always make the best neighbors.” This statement explains how these inappropriate individuals were able to afford to live in the neighborhood because of the high salaries of professional athletes. Despite the required income that usually restricts the type of people who can move into the neighborhood, these individuals still do not have the appropriate “background” to make the “best neighbors.” The image of these athletes as “trained gladiators” implied that they were unwilling to submit to the peer pressure of the association, which is one of the ways they were inappropriate members of the neighborhood. The board member concluded this story by noting that one of the “most notorious” athletes had moved and “they were not sorry to see him go.” Again, pressure by the association for individuals to move who do not conform has a powerful segregating effect. In contrast, an African American living in one association is accepted because he is a “nice guy” and a “great golfer.” In this case, the individual is accepted although he is not white because he has the “appropriate background” as illustrated by his golfing interest and abilities.

Overall, the lack of social diversity in the neighborhood is not considered a product of the homeowner association or something the neighborhood can directly address. In the few cases when board members expressed concern with a lack of racial diversity, they argued that blacks in particular do not choose to live in the neighborhood without any explanation of why African Americans might not be comfortable or able to live in the neighborhood. Board members did not mention any relationship between Christian-based social activities, such as Christmas parties or Easter egg hunts, and a possible feeling of exclusion by people of other religions. Issues such as racial

* While the race of these professional athletes was not specified, the board member commented that one of the athletes had since moved from the neighborhood. At another point in the interview, the board member commented that there had been some African Americans in the neighborhood and there no longer are. Based on the interview, it is very likely that at least some of the referenced athletes are black.

segregation, when addressed, were considered societal issues well beyond the scope of the neighborhood. Neighborhood social pressure to conform to the Christian, white norms of the neighborhood is not considered an important factor in this process, although the ability to apply this pressure is considered a powerful tool for dues collection and enforcement of covenants.

8.3 THE ROLE OF HOMEOWNER ASSOCIATIONS IN POLARIZING SOCIETY

The image of gated neighborhoods presented in the literature (Davis 1990; Blakely and Snyder 1997; Pugh 1997), in which homeowners have no connection to people living outside of the gates, appears to exaggerate the role that homeowner associations are playing in segregating American society. The perceived need for security that motivates people to move into gated neighborhoods is cited by board members in the case study associations; however, the connection to prestige associated with these neighborhoods is not a motivating factor. Although this study indicates less severe implications of gated neighborhoods, the impact homeowner associations have on a variety of types of segregation is significant. Homeowner associations formalize and reinforce racial, family, and class segregation already found in suburban neighborhoods.

There is little sense that most homeowner associations would be interested in becoming gated neighborhoods. While four associations have considered gates, social impressions of gated neighborhoods are primarily negative, at least in the Redmond study area. There is a heightened sense of insecurity in many of the homeowner associations, particularly regarding issues related to children despite the lack of serious crime in any of these neighborhoods. This heightened impression of danger feeds off the media focus on violence, particularly against children by strangers (Katz 1995). Much of the attention is focused on increasing the police protection and surveillance within the neighborhood, which monitors actions by outsiders within the neighborhood but does not necessarily isolate the neighborhood. This desire for improved police service, including a petition by

some residents of unincorporated King County to incorporate, represents a call for action that is more public and not a retreat from public to private forces. Homeowner associations do gain a powerful surveillance tool by controlling the off-duty police officers serving as security patrols in the neighborhood. This control over the public streets in the neighborhood reflects a significant shift towards private control over public spaces. However, those associations who felt “forced” to hire private security all selected the most public form of private security available, off-duty police officers. The associations would prefer not to pay for these patrols even with the loss of control, if a higher level of public police service was provided. This type of security, reinforces the focus on security for children, but does not signify an intentional desire on the part of homeowners to shift from public to private security forces.

Maintaining economic segregation is clearly one area where homeowner associations fulfill their reputation as polarizing forces. The consequence of economic homogeneity is to limit the most expensive associations primarily to white married couples with children. When other racial groups or family types reside in these neighborhoods, their unexpected presence is explained by their ability to afford the property. The maintenance of consistent property values is the guiding principle for most associations in the study. Association members seek to maintain their property values, and the connection between physical and social conformity and uniformity results in homogeneous neighborhoods that defend their homogeneity as part of the measure of a quality neighborhood where property values stay high. Anything perceived as a threat to these property values has the potential to become an issue to be addressed by the homeowner association. A failure to comply with the peer pressure of the association regarding proper property maintenance is a direct threat to the association and perceived as a threat to the quality of the neighborhood and the property values. Social diversity, including people of “different backgrounds” and single parents unable to maintain the same housing standards are similarly a threat to the quality, status, and property values within the neighborhood.

This research documents how homeowner associations are complicit in perpetuating other forms of segregation although their focus is theoretically on property values and economic segregation. Board members were quite explicit in their perception that some neighborhoods are designed for families with children and others are not, illustrating their lack of concern about segregation by family type. Similarly, only a few board members expressed concern about a lack of racial diversity within the neighborhood. Both of these issues are beyond the scope of homeowner associations according to the board members, when they are even considered important issues. Most board members answered that racial and religious diversity in their neighborhood is normal for the Redmond area. Overall, demographic differences between neighborhoods are not considered an issue for homeowner associations except to the extent that homeowner associations can maintain the property values in the neighborhood.

CHAPTER 9: CONCLUSIONS

How are homeowner associations related to changes in the politics of civic responsibility? The connection between changes in civic responsibility and homeowner associations is more complex than previously hypothesized. Residents of homeowner associations are theorized as strong supporters of private and local control and opponents of larger scale public projects and government in general (McKenzie 1994; Blakely and Snyder 1997). Based on this research, however, there is little evidence that homeowner associations represent a dramatic assault on larger scales of civic responsibility and the government as hypothesized and feared. Homeowner associations are significantly altering the understanding of public and private divisions within society, however. The neighborhood, as represented by the association, is extremely important to residents in establishing their social and economic status. The power given to the homeowner association to limit the freedom of residents within these associations, in order to preserve the status of the neighborhoods, limits both the social and physical diversity within these neighborhoods. The impact of this increased neighborhood homogeneity in homeowner associations reflects and reinforces increased social divisions within suburban American society.

Homeowner associations accentuate a community of limited liability where neighbors interact primarily based on their common characteristics and value the neighborhood as a “nice” status-oriented community. Suburban neighborhoods typically fall into this category, as opposed to urban villages where people have a strong attachment to the particular place and a dense network of social relationships (Guest and Lee 1983). Homeowner associations appear to weaken more than strengthen the urban village sense of community, by preventing individuals from changing their own property to reflect a unique sense of place, as theorized by McKenzie (1994). Homeowner associations seek to maintain a uniformity and consistency to the neighborhood that

prevents people from making a strong personal attachment to the place (Langdon 1994). Residents of homeowner associations voiced a desire for this type of “small town” feeling of community, but did not feel it existed in their neighborhood and were not concerned enough to move to another neighborhood. The enforcement of homeowner association restrictions also increases tension in the neighborhood because the entire neighborhood has a opportunity to take a stand on issues that otherwise would be settled between two neighbors.

By strengthening a community of limited liabilities in these neighborhoods, homeowner associations increase the importance of the image of the neighborhood as a “nice” place to live. An important component of this image is the status associated with living in the neighborhood. Board members use the name of their neighborhood as a means of conveying their own personal status as a resident of the neighborhood. When neighborhoods were too small to be recognized by many people, residents were unable to use the name as a status symbol, weakening the benefits of the homeowner association. The implication of this type of neighborhood identity is that residents of the suburbs continue to lack a strong connection with their neighborhood, despite the presence of formal organizations dedicated to the neighborhood. While there are only weak personal attachments to the neighborhood, the status of the neighborhood is increasingly important. The personal status associated with living in a particular neighborhood, together with the suburban ideologies of the neighborhood, result in a much stronger importance placed on the neighborhood by residents of homeowner associations.

Members of homeowner associations strongly support the notion that the neighborhood has a strong impact on the property value of individual homes. Property values are closely associated with the status of the residents in the neighborhood; thus, their defense is motivated by both status and financial reasoning. The role of the homeowner association is to protect property values, in many cases, above all other considerations. Property values are protected by maintaining the neighborhood as close as possible to an ideal image of a suburban neighborhood. This ideal image is a consistent

park-like setting where all the homes are relatively uniform in style, maintenance, and size. The enforcement of the covenants is aimed at protecting this uniformity as a measure of the quality of the neighborhood. Diversity within the physical appearance of the neighborhood, as an indicator of diversity in property values and a threat to the quality of the neighborhood, is avoided. These ideologies provide the logic behind the importance of the neighborhood, because they offer a means of protecting property values and the status of the neighborhood, and thus the status of the residents of the neighborhood. Because these ideologies point to the neighborhood as a means of maintaining individual status, homeowners are willing to sacrifice some individual freedoms and take on some government responsibilities to maintain the quality of their neighborhood, their property values, and their status.

The freedoms that individuals sacrifice include a variety of decisions about how to use their home, such as house color and landscaping styles. Homeowner associations are creating a stronger role for the neighborhood as a viable scale for civic responsibility, by taking over responsibilities that traditionally belong to individuals. Homeowners give up these freedoms in order to realize the status and financial gains associated with the expected higher property values. At the same time that homeowner associations assume these previously private responsibilities, they also assume previously public responsibilities such as neighborhood parks and streets. These new politics of civic responsibility challenge the division between public and private control and increase the possibility for social fragmentation as neighborhoods gain more power at the expense of both individuals and the government.

Homeowner association members support private and neighborhood control over the particular services provided by their association. While this support for homeowner associations is clearly changing civic responsibility, the impact is not as widespread as the literature to date suggests (Dilger 1992; McKenzie 1994; Blakely and Snyder 1997). Members of homeowner associations do not appear to lack a more public and larger-scale sense of civic responsibility and do not appear to distrust the government to provide

services. This study provides no indication that homeowner association members are closed within their neighborhood unwilling to participate in any wider society. The evidence in Chapter 6 shows strong support for government action on several issues. In addition, there is no apparent difference between different types of homeowner associations regarding the general scale of civic responsibility. Within homeowner associations, people who are more supportive of associations do not have more private or local sense of civic responsibility. There is no evidence that support for homeowner associations or residence in homeowner associations are associated with a shift towards a more local or private sense of civic responsibility. This finding directly challenges the literature on homeowner associations and suggests that not all homeowner associations represent a complete redefinition of civic responsibility. This research shows that homeowner association members in neighborhoods that offer amenities privately do support the private provision of that particular amenity or service. They do not necessarily support a smaller sense of civic responsibility for other services; the relationship is very specific to the services actually provided by the homeowner association. Homeowner association members do not appear to have a more private or local sense of civic responsibility overall compared to residents in other neighborhoods.

Because this research is based in a metropolitan area that is not dominated by large-scale homeowner associations unlike previous research, these results document a much less severe impact on civic responsibility than previous case studies focusing on homeowner associations with thousands of members (Garreau 1988; Pugh 1997). National studies (Advisory Commission on Intergovernmental Relations 1989; Dilger 1992; Heisler and Klien 1996) have exaggerated the impact of the largest homeowner associations and claimed these associations represent the full 150,000 associations nationwide. This study examines associations ignored in other research, the smaller associations with smaller budgets and few, if any, employees. These types of associations have been left out of the studies, because they are difficult to locate and thus difficult to research. Only a detailed case study focusing on one suburb can provide a comprehensive

list of these associations, yet these associations are an important and previously understudied aspect of the homeowner association phenomenon. By studying primarily associations that offer many services traditionally provided the local government, other studies might have overstated the differences in civic responsibility associated with homeowner associations.

This research offers a unique comparison between election results on issues related to civic responsibility and the concentration of homeowner associations. Precincts with a high percent of homes in homeowner associations do not have a significantly smaller scale of civic responsibility. Based on the analysis of voting results, areas with homeowner associations are no more likely to vote against public or larger scales of civic responsibility. The analysis of voting results in this study is necessarily simplified; however, there is no evidence to support the claim that homeowner association members have a significantly different sense of civic responsibility than residents in other suburban neighborhoods.

Despite the lack of a direct and sweeping relationship between homeowner associations and civic responsibility, there are several significant implications of the rise of homeowner associations. Because homeowner associations hold considerable power over individuals within the neighborhood and work primarily to maintain the property values of the neighborhood, homeowner associations significantly affect the diversity within neighborhoods and the relative power of neighborhoods in the political process.

Homeowner associations govern over all the residents in the neighborhood, although only some of these residents have a right to vote on homeowner association policy or for the leaders of the association. The owners who have the right to vote are the most likely residents to support any action by the homeowner association to maintain the exchange value of the property in the neighborhood, because they are the official owners of the property. Knox (1994) addressed the tyranny of homeowner associations that allows them to dictate to individuals within the neighborhood how to use and behave on

their property. The decision to cede control over property to the homeowner association is made as part of the complex process of purchasing a house. The majority of board members in this study, and presumably an even greater majority of residents, do not consider the homeowner association as a major factor when purchasing the property. With the majority of new housing in large metropolitan areas governed by homeowner associations, there is essentially no choice for homeowners to avoid the loss of freedom associated with homeowner associations. This increase in homeowner associations results in a large percentage of the population living, by necessity, not choice, in neighborhoods where the suburban ideology of conformity and the dominance of exchange value is legally enforced by the homeowner association.

By their very nature, homeowner associations perpetuate and maintain class and income divisions between neighborhoods. Homeowner associations seek to maintain consistent and high property values within the neighborhood, limiting the degree of income diversity as much as possible through similar housing costs. Homeowner associations are not limited to the wealthiest classes; however, since homeownership is the minimal requirement the poorest classes are automatically excluded. Homeowner associations are also extremely segregated between neighborhoods with married couples with children and other types of families. All homeowner associations except the townhouse associations with the lowest property values were dominated by married couples. These associations are also primarily white and at least nominally Christian, and the actions of the association and residents within the association reinforce this segregation through peer pressure to conform to these norms to be a part of the community. While the associations do not explicitly promote segregation by family type, race, and religion, the most powerful disciplining tool of homeowner associations, peer pressure, maintains the social uniformity of these neighborhoods.

Homeowner associations act as advocates for the members of the associations, increasing the power of the residents over residents of other neighborhoods. The positive aspect of this action is that more citizens are actively involved in the political process or

at least informed about local politics because of the homeowner associations. An extremely important drawback of this increased action is that it further exasperates divisions in society by empowering already dominant groups. Since homeowner associations maintain social and economic segregation by limiting, but not entirely prohibiting, the integration of anyone who is not white, Christian, married with children, and wealthy enough to afford the property within the neighborhood, the increased power of homeowner association represents an increase in the power of these already dominant groups within society. This increase in power is gained not by withdrawing from larger society, but rather by increasing the voice of the residents of homeowner associations in the larger society.

Homeowner associations thus play an important role in reinforcing the importance of neighborhoods within the suburbs. By providing a formal organization at the neighborhood level, homeowner associations allow residents within the association to have greater control over the diversity, particularly in housing price and design, within the neighborhood. Indirectly, homeowner associations allow the residents to control the social diversity within the neighborhood as well. Despite this increased importance of the neighborhood, homeowner associations do not appear to be a direct threat to local government. There is no evidence that members of homeowner associations have a smaller or more private sense of civic responsibility. The increase in homeowner associations, therefore, does not necessarily correspond to a redefinition of civic responsibility in American society.

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APPENDIX A: BOARD MEMBER INTERVIEW QUESTIONS

PERSONAL INVOLVEMENT IN THE HOMEOWNER ASSOCIATION

1. What are your current responsibilities?
2. How long have you been involved with the association?
3. What different roles have you had in the association?
4. Was the association a factor in your decision to move into the neighborhood?
5. What motivated you to become involved in this organization?
6. Approximately how many hours a month do you spend on association related activities?

ORGANIZATION OF THE ASSOCIATION

7. How old is the neighborhood?
8. How old is the homeowner association?
9. How many members are there in the association?
10. How is the association organized?

The Board?

How many members?
How are they elected?
How often do you meet?
Do other members attend these meetings?

Officers?

How are they elected?
What is the length of terms?

Committees?

Are they appointed or elected?
How often do they meet?

How are they connected to the board?

Annual Meeting?

What business is covered at the annual meeting?

What is the attendance?

11. How has the organization of the association changed over this time?
12. How and why do most board members become active in the association?
13. Do people working on the board represent different groups within the community or speak primarily as individuals?
14. Are there different factions within the neighborhood?

THE NEIGHBORHOOD

15. How would you distinguished this neighborhood from other neighborhoods?
16. What is the "mix" of people in the neighborhood?
 - Age?
 - Family Types?
 - Occupations?
 - Education?
 - Income (one or two incomes)?
 - Ethnicity/Race?
 - Politics?
 - Religion?
 - Renters?
17. Has the neighborhood identity changed since you have been in the neighborhood?
18. What do you see as the primary role of the homeowner association?
19. Why does the association exist and how does this benefit the neighborhood?
20. What are the most important issues which the homeowner association has addressed?
21. Has the association resulted in any tension within the neighborhood?

SERVICES PROVIDED BY ORGANIZATION

22. How does the association improve these quality of services or issues to members?

Newsletter? (Neighborhood Directory?)

Utilities?

Road Maintenance?

Landscaping?

Security?

Community Activities?

Other Services?

23. Is there any common land, and if so, how is it managed and cared for?

24. What external companies are hired by or involved with the association?

25. Does the developer still play any role in the association?

BUDGET AND DUES

26. What are the current dues & how are they collected?

27. How much can dues be raised?

28. Have there been any special assessments?

29. How is a failure to pay dues on time handled?

30. Have there been conflicts over raising the dues and their use?

31. How is a budget prepared?

ENFORCEMENT OF RESTRICTIONS AND RULES

32. How are the covenants introduced to new homeowners?

- 33. What is the process for making changes which are restricted by covenants?
- 34. How are violations of associations guidelines commonly reported?
- 35. How does the association deal with violations? (warnings, reprimands, legal action?)
- 36. How strictly are the different restrictions enforced? (any particular examples?)
- 37. How do these restrictions benefit the community?
- 38. What parts (if any) of the CC&Rs have been changed by the association?
- 39. What is the procedure for making these changes?
- 40. Are there particular restrictions which have been proposed to be added or dropped?
- 41. Are there any changes which you personally would like to see to the guidelines?

POLITICAL SIGNIFICANCE OF HOMEOWNER ASSOCIATIONS

- 42. Do you or other board members represent the interests of your neighborhood to organizations outside of the community?
- 43. Would you consider the association a form of local government or a private club?
- 44. What additional services would you like to see the association provide for the neighborhood?
- 45. What is the most beneficial aspect of a homeowner association?
- 46. What is the worst aspect of a homeowner association?

APPENDIX B: HOMEOWNER ASSOCIATION BOARD MEMBER SURVEY

HOMEOWNER ASSOCIATION BOARD MEMBER SURVEY

As part of my dissertation research in urban geography at the University of Washington, I am surveying board members of many homeowner associations in the Redmond area. I am particularly interested in the relationship between different types of homeowner associations, the strength of community identity, and understandings of community responsibility. All information will remain confidential and will be used for research purposes only. If you have any questions at any time feel free to contact me, Mark Huyler, at my home number (206) 362-4705.

Please answer the following questions and return the survey in the attached envelope to _____.
Thank you for your cooperation.

THE ROLE OF YOUR HOMEOWNER ASSOCIATION

- 1) What is the *primary* benefit of a homeowner association?
- 2) What is the *primary* drawback of a homeowner association?
- 3) Everything else being equal, would you prefer to live in a neighborhood with or without a homeowner association?

NEIGHBORHOOD COMMUNITY & IDENTITY

- 4) Approximately what percent of the people in your neighborhood do you know by name and face?
- 5) How many of your neighbors do you socialize with regularly beyond exchanging greetings?
- 6) a) What is the name of your neighborhood?

b) Do you use this name to refer to your neighborhood with: (check all those which apply)

- _____ other members of the neighborhood
_____ other residents of the Redmond area (i.e. children's school)
_____ other residents of the greater Seattle area (i.e. work acquaintances)

- 7) Please classify the diversity in your neighborhood along this scale:

If there is a great deal of similarity in the neighborhood, please provide a one or two word description:

	Description	Very Similar					Very Diverse	Don't Know
a) Education Level	_____	1	2	3	4	5		NA
b) Family Structure	_____	1	2	3	4	5		NA
c) Household Income	_____	1	2	3	4	5		NA
d) Lifestyle	_____	1	2	3	4	5		NA
e) Political Views	_____	1	2	3	4	5		NA
f) Race/Ethnicity	_____	1	2	3	4	5		NA
g) Religion	_____	1	2	3	4	5		NA

SCALE OF RESPONSIBILITY

Possible answers for following two questions (choose only one answer for each)

- A) The Individual Family
- B) Members of the Neighborhood
- C) Local Municipal Government
- D) County or Metropolitan Government
- E) State Government
- F) Federal Government

8) Who *should* have primary influence over people's decisions on the following topic:

- _____ a) The color people paint their house
- _____ b) Operating a business at their house (not just a home office)
- _____ c) The curriculum of their child's education
- _____ d) How many people can live in their home
- _____ e) The speed limit on the road in front of their house
- _____ f) Placing a satellite dish in their yard

9) Who *should* take the primary responsibility for the following?

- _____ a) Supporting someone who is temporarily unemployed
- _____ b) Finding or providing affordable (low income) housing
- _____ c) Providing and funding grade school education
- _____ d) Disposing of household trash
- _____ e) Funding public transportation
- _____ f) Funding neighborhood road construction and maintenance
- _____ g) Maintaining playgrounds and small parks

BIOGRAPHICAL INFORMATION

10) What year did you move to the neighborhood?

11) Was the fact that there is a homeowner association important in your decision?
If so, how?

For the following questions please circle the appropriate categories.

12) AGE 18 - 30 31 - 45
 46 - 60 Over 60

13) GENDER Female Male

14) MARITAL STATUS

Single Married or Cohabiting
Widowed Separated or Divorced

15) CHILDREN

Ages _____
Number Living With You _____

16) HIGHEST LEVEL OF EDUCATION

Primary School	High School Degree or Equivalent	Associate or Technical Degree
Some College	Bachelor's Degree	Graduate or Professional Degree

APPENDIX C: QUESTIONS FOR DEVELOPERS AND REAL ESTATE AGENTS

QUESTIONS FOR REAL ESTATE AGENTS

1. Do homebuyers ask for association neighborhoods?
2. If so, what was important to them:
3. Have people asked for neighborhoods without homeowner associations?
4. What covenants in particular do you feel, if enforced, significantly influence the value of the homes?
5. When is the existence of an association mentioned in the process of showing and selling a home?
 - A. Are people given the CC&Rs and bylaws?
 - B. Are they given a contact in the association?
 - C. Are they told the dues?
6. How are neighborhoods generally judged by homebuyers?
7. Do they comment on the visible neighbors, the development, or the larger area?
8. How important would you say an association is as a conscious factor?
9. How do you know if there is an association in particular neighborhoods in Redmond?
10. Are there particular associations which you have heard good or bad things about?
11. Do you ever contact people involved in the associations?
 - A. To help client looking at a particular home in the neighborhood?
 - B. To find out if homes are for sale?
 - C. To find out if homes have the dues cleared?

D. To suggest changes for the neighborhood to improve their home values?

E. How do you get the information for different neighborhoods?

12. Do you live in a neighborhood that has an association, and has that ever been discussed with clients?

QUESTIONS FOR DEVELOPERS

ESTABLISHING THE ASSOCIATION

1. Which of your recent developments have homeowner associations?
 - A. What influences the decision whether or not to have an association?
(number of lots, common land, native growth areas, etc.)
 - B. How do you determine whether there will be one or more associations?
2. Is the existence of an association something discussed in the planning process for permitting by the local government?
3. If you have other developments that don't have associations, do most of them have some sort of covenants? Do they have Architectural Control Committees?

ESTABLISHING COMMON FACILITIES FOR THE NEIGHBORHOOD

4. How is it decided what common facilities will be located in a neighborhood?
i.e. -- parks, swimming pools, tennis courts
5. What is the role of the cost of homes or size of lots?
6. Do you primarily use public roads in these neighborhoods?

WRITING THE CC&RS AND BYLAWS

7. How do you establish the different CC&Rs for particular communities?
8. Do you have a standard set of regulations or create separate ones for particular neighborhoods?
9. How do you decide on the number of board members?
10. What about the voting percentages for making changes?
11. Architectural control choices?

ESTABLISHING A NEIGHBORHOOD IDENTITY

12. How do you establish a particular identity for a neighborhood or builder?
 - A. What is the role of house design?
 - B. street design?
 - C. name of the neighborhood?
 - D. type of homeowner association?
13. How does a homeowner association affect the price and marketing of homes?
14. Is the association marketed prominently?
15. Where do you advertise the association aspect of the neighborhood?

RUNNING THE ASSOCIATION DURING THE DEVELOPMENT PERIOD

16. How often are their problems with enforcing covenants?
 - A. From builders?
 - B. From residents?
17. How are dues collected during the development period?
 - A. From the developer?
 - B. From the builder?
 - C. From the residents?
18. Do you have annual meetings or other ways of notifying the residents?
19. Do you establish a separate bank account for the association?
20. Do you maintain reserves which are then passed on to the resident-run association?

TRANSITION TO RESIDENT CONTROL

21. How do you determine when the association will be turned over to the residents?
22. What is the process for a transition to a resident-controlled homeowner association?
23. Do you involve residents before turning the association over?
24. What is the procedure for meeting with the residents?
25. How long is the transition period?
26. What role does the developer play in the homeowner association after all the homes have been sold?
27. What stake does the developer have in a neighborhood after the final sale?

VITA

Mark Huyler

EDUCATION

Doctor of Philosophy in Geography (1997)

University of Washington, Seattle, Washington
National Science Foundation Fellow

Master of Arts in Geography (1994)

University of Washington, Seattle, Washington

Bachelor of Arts in Mathematics and Social Science (1992)

Dartmouth College, Hanover, New Hampshire
Graduated with High Honors, Summa Cum Laude, Phi Beta Kappa

PROFESSIONAL EXPERIENCE

Instructor - University of Washington, Department of Geography (1995 & 1997)

Taught *Introduction to Geographic Research Methods* course during three terms. Solely responsible for developing and organizing the entire course, including assignments, field exercises, examinations, and lecture materials. Advised and evaluated students.

Teaching Assistant - University of Washington, Department of Geography (1994-95)

Taught weekly discussion sections for *Economic Geography*, *Urban Geography*, and *Introduction to Geographic Research Methods*.

Research Assistant - University of Washington, Department of Geography (1994)

Assisted in designing a sampling frame for a national survey of rural business service firms and monitoring the progress of the interviews to assure a valid sample. Conducted phone interviews with business owners.

PRESENTATIONS

"Neighborhood Identity in Suburban Homeowner Associations." (April 1997) Paper presented in Forth Worth, Texas, at the Association of American Geographers meetings.

"Homeowner Associations: Suburbs within Suburbs." (May 1996) Guest lecture in Intraurban Spatial Patterns, University of Washington, Department of Geography, Seattle, Washington

"Changes in Residential Racial Diversity: Seattle in the 1980s." (April 1996) Paper presented in Charlotte, North Carolina, at the Association of American Geographers meetings.

"The Geography of Latino Poverty in New England Cities." (March 1995) Paper presented in Chicago, Illinois, at the Association of American Geographers meetings.