

Homeowners' associations:

"I'm so ashamed," she said and hung her head. The letter from her homeowners' association, which arrived the third week of January, said her holiday decorations had been up too long. Her HOA covenants stated that all holiday decorations had to be removed within 21 days of the holiday, or the homeowner would be fined. "These weren't Santas and sleighs," she said, "but wreaths and lighted deer. I thought they were seasonal."



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for minutiae and can debate the height of a fence for days. I know; my husband serves on the board of ours.

When the community elected him, first thing he said to me was: "This means you have to behave!" "I do behave. Just not always well."

"You have to be better than the rules."

"Even the stupid ones?"

At their best, HOAs make sure no one paints his house chartreuse, parks his pickup on the lawn, hangs unmentionables outside on a clothesline, puts up a chicken-wire dog run or plants plastic flamingos beside a Virgin Mary statue.

Frank Rathbun, spokesman for the Alexandria, Va.-based CAL, put it more elegantly: "HOAs strive to protect all against the whims of a

few." He concedes that some let the position's power override reason. The Denver couple who last year put up a peace-sign holiday wreath come to mind. They became the poster children for HOAs gone awry when their HOA said the peace wreath was anti-war and had to come down. The owners said it was merely a wish for holiday peace. I say the people on this committee could better use their time crocheting blankets for army tanks.

A couple in my neighborhood recently had their fighting plan rebuffed because our HOA opposes "light pollution." Any light stronger than, say, a nice smile qualifies as too much outdoor light, which threatens the natural pitch-blackness. However, this woman, who is wheelchair-bound, wanted motion lights to come on when she came home so she would feel safer. The committee refused. Make an exception for one, and there goes the neighborhood. "Papers always report the plane wrecks, but not the planes that land safely," says Mr. Rathbun. True. Most people who live in associations like them. In a 2005 survey of association residents by Zogby Interna-

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CALENDAR

Like chartreuse, not for all



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If you're inclined to paint your home like this, don't live where a homeowners' association rules the roost.

tional, 71 percent of respondents rated their associations positively. Ten percent rated them negatively.

Still, association living isn't for everyone. The landscape architect up the street comes to mind. He's been arguing with the HOA about his landscaping since he moved in. The HOA won't approve what he wants and is making him tear out what he did put in that wasn't approved. Whether his yard looks good isn't the point. The fact that it

doesn't meet garden guidelines is.

The case is typical, says Mr. Rathbun. "Usually HOA problems occur when people don't think the rules apply to them."

Before buying a home controlled by covenants, Mr. Rathbun says to do the following:

- Be sure the home is free of delinquent association dues or liens from prior noncompliance.

- Get a copy of the association's Covenants, Conditions and

Restrictions, and read them. By buying a home governed by an association, you agree to comply. Understand the architectural and landscape guidelines and restrictions. These likely control paint colors, additions, decks, patios and landscaping. Know the rules governing pets, flags, satellite dishes, outdoor antennas, fences, clotheslines, parking, quiet hours and holiday decorations.

- Talk to residents. Find out what issues are brewing between the HOA and homeowners. Walk the neighborhood. See how well rules are enforced.

- Find out how much dues are, what they cover, how often they can increase and by how much. Ask what money reserves the community has for major repairs.

- Ask whether board meetings are open to residents.

Know when an association isn't for you. Some people bristle if they can't do what they want to their homes. My advice to them: Simply move into a non-HOA community where all the neighbors have impeccable taste and manners.

Marni Jameson is a syndicated columnist.

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