

**Homeownership and Association Living:  
HOA Members  
and Homeowners Nationwide**

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## **I. Methodology and Sample Characteristics**

### **Survey Methodology – Homeowners Association Members**

Zogby International conducted interviews of 801 employed adults chosen at random nationwide. All calls were made from Zogby International headquarters in Utica, NY, between August 11 and August 30, 2005. The margin of error is +/- 3.5 percentage points. Margins of error are higher in sub-groups.

### **Survey Methodology – Homeowners Nationwide**

Zogby International conducted interviews of 801 employed adults chosen at random nationwide. All calls were made from Zogby International headquarters in Utica, NY, between August 12 and August 17, 2005. The margin of error is +/- 3.5 percentage points. Margins of error are higher in sub-groups.

Samples are randomly drawn from telephone CDs of national listed sample. Zogby International surveys employ sampling strategies in which selection probabilities are proportional to population size within area codes and exchanges. As many as six calls are made to reach a sampled phone number. Cooperation rates are calculated using one of AAPOR's approved methodologies<sup>1</sup> and are comparable to other professional public-opinion surveys conducted using similar sampling strategies.<sup>2</sup> Weighting by age, race, and gender is used to adjust for non-response. Zogby International's sampling and weighting procedures have also been validated through its political polling: more than 95% of the firm's polls have come within 1% of actual election-day outcomes.

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<sup>1</sup> COOP4 in *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates of Surveys* (American Association for Public Opinion Research, 2000), p. 38.

<sup>2</sup> Jane M. Sheppard and Shelly Haas, *Cooperation Tracking Study: April 2003 Update* (Cincinnati: Council for Marketing & Opinion Research, 2003).

Sample Characteristics	Homeowners Association		Homeowners Nationwide	
	Frequency	Valid Percent*	Frequency	Valid Percent*
Sample size	800	100	810	100
East	181	23	204	25
South	236	30	183	23
Central/Great Lakes	181	23	289	36
West	203	25	133	16
Own home	778	97	810	100
Rent home	22	3	--	--
In home < 10 years	441	55	302	37
In home 10+ years	358	45	508	63
Did not answer years in home	1	--	--	--
18–29	15	2	49	6
30–49	285	37	303	38
50–64	300	39	248	31
65+	169	22	189	24
18–24	3	1	14	2
25–34	51	7	99	13
35–54	344	45	350	44
55–69	247	32	185	23
70+	125	16	141	18
Did not answer age	30	--	21	--
Less than high school	13	2	29	4
High school graduate	92	12	142	18
Some college	183	23	248	31
College graduate+	303	38	234	29
Master’s degree or doctorate	204	26	155	19
Did not answer education	4	--	1	--
White	697	89	646	81
Hispanic	16	2	54	7
African American	39	5	67	8
Asian/Pacific	23	3	21	3
Other/mixed	8	1	11	1
Did not answer race	17	--	10	--
Live in large city	289	36	199	25
Live in small city	182	23	176	22
Live in suburbs	224	28	205	25
Live in rural area	96	12	223	28

Parent of child under 17	230	29	281	35
Not parent of child under 17	563	71	527	65
Married	537	68	602	75
Single, never married	108	14	62	8
Divorced/widowed/separated	141	18	134	17
Civil union/domestic partnership	4	1	9	1
1 in household	204	26	119	15
2 in household	318	40	316	39
3 in household	94	12	132	16
4 in household	120	15	142	18
5 in household	37	5	67	8
6 or more in household	14	2	28	3
Not sure of no. in household	1	0	--	--
Did not answer no. in household	12	--	6	--
Less than \$15,000	26	4	46	7
\$15,000–\$24,999	25	4	48	7
\$25,000–\$34,999	46	7	39	6
\$35,000–\$49,999	83	13	118	17
\$50,000–\$74,999	137	21	184	27
\$75,000 or more	332	51	247	36
Did not answer income	150	--	129	--
Male	400	50	405	50
Female	400	50	405	50

\* Numbers have been rounded to the nearest percent and might not total 100.

## II. Executive Summary

### Homeowners Association Members

Young adults (between 18 and 29) are particularly passionate about their home-related values and desires, followed by senior citizens. Generally speaking, young adults and Southerners are the most willing to pay extra for the qualities they value in an association-governed home or community.

Almost half of the HOA members surveyed (45%) paid between \$100,000 and \$250,000 for their homes. One in four respondents (25%) paid more than \$250,000, while almost three in ten (28%) paid less than \$100,000. Residents of the South and West are the most likely to have paid more than \$250,000 for their home (24% each), in contrast with residents of the East (17%) and, more strikingly, the Midwest (14%).

Two out of three association members live in single-family homes (65%). A total of roughly one in five live in a condo (17%) or cooperative apartment (2%). Roughly one in seven live in a townhouse (14%).

A plurality of three in ten (29%) chose their community just because they like it. Sizable minorities say they chose their community because they have family or friends there (14%), they relocated for a job (13%), or they grew up in the area (11%).

A plurality of more than one in four HOA members (27%) chose their house because it had everything they wanted. Almost one in five (18%) were swayed by the amenities of the community at large. A large plurality of almost half of all respondents like their convenient location (45%); just one-third as many are fondest of their home's interior layout (16%). Men are more likely than women to prize location (49% vs. 40%), while women are more likely than men to prize interior layout (18% vs. 13%).

HOA members are almost unanimous in saying they value a clean neighborhood (98%), secure property values (98%), personal security (96%), peace and quiet (95%), and curb appeal (95%). A maintenance-free home and grounds (59%) and community amenities (48%) are somewhat less crucial.

Respondents are most willing to *pay* for the sake of secure property values (64%), followed by cleanliness (59%), security (56%), and peace and quiet (55%). Interestingly, they divide on the question of paying for maintenance: four in ten say they would pay a significant amount to ensure their freedom from maintenance (40%), but almost as many (38%) say they would not like to spend much for this service, placing it well behind most other priorities.

An overwhelming majority of association members get along well with their neighbors (86%), and a substantial two out of three (64%) get along very well. Among those who report conflict, pets are the most common source (28%).

Nine out of ten HOA members knew they were moving into an association home (89%). Homeowners (89%) are more likely than renters (74%) to say they were fully informed. A similar majority (85%) received a copy of their association's bylaws before making the decision to buy or rent their home. Most respondents say that membership had no impact on their decision to purchase or rent their current home (63%). More than one in four, however, say it was a positive factor in their decision (28%), while one in ten say the prospect of membership gave them pause (9%).

Seven in ten respondents are pleased with their association experience (71%), and four in ten are *very* pleased (39%). Among age groups, senior citizens are the most satisfied: 77% report a positive experience, including 53% who have had a *very* positive experience. Young adults are the least satisfied: 36% report a negative experience, including 21% who say their experience has been *very* bad.

Almost three-quarters of respondents are first-time association members (73%). A plurality of almost one in four (23%) say the best thing about membership is freedom from maintenance. Roughly one in seven each cite a clean, attractive neighborhood (15%) and a safe community (13%). Less than one in ten have nothing good to say about membership (8%). The two most common frustrations for members are dues (15%) and restrictions on exterior improvements (15%). One in four have no complaints about membership (25%), but more than one in three give their own response (35%).

A plurality of three in ten association members pay between \$100 and \$300 to their HOA monthly (29%). Another one in five pay less than \$25 (20%). Among age groups, senior citizens pay the highest assessments: 37% pay \$101–\$300, and 20% pay more than \$300 a month. Four out of five association members say they are pleased with the return on their assessments (80%), though most say the return is good (55%) rather than great (25%).

Nine out of ten respondents are on friendly terms with their association board; just 4% report a negative relationship. More than seven in ten association members have attended at least one board meeting (72%). A plurality of four in ten (41%) are in touch with their association board five or more times a year, but frequency varies. Almost one in five respondents (17%) say they communicate with their board only once a year. Senior citizens have the most frequent contact. Most respondents say their community's rules protect and enhance their property's values, but the majority is not overwhelming (78%). One in five (19%) say the rules make no difference to property values.

More than half of respondents (54%) feel strongly that their governing board has the community's best interests in mind. One in three feel their board is generally effective (35%), while one in ten are unhappy with their board's performance (9%). Most respondents (77%) have never complained to their board about another member, but of those who have, a strong majority (72%) say their complaint was resolved satisfactorily. One in seven respondents (14%) have been the subject of a complaint by another association member, and three-quarters of these (76%) say the matter was resolved

satisfactorily. Four out of five respondents are uninterested in more government control of community associations (78%).

More than half of all HOA members say their community has a professional manager (52%). Among those members with community managers, almost eight out of ten say the manager provides value and support to residents (78%), and roughly half (49%) have interacted directly with this person. Among those who have interacted with their community manager, nine out of ten say the interaction was positive (88%).

### Homeowners Nationwide

Senior citizens are the most consistently satisfied with their setting. Asians tend to hold fairly unified opinions, and are pleased with their generally affluent communities and settings. Residents of the West have the highest levels of satisfaction overall.

Almost four in ten American respondents (37%) are living in the first home they have owned. Almost as many (34%) are living in the second, for a total of 71% in their first or second homes. Those in the West move most frequently, followed by Southerners; residents of the East and the Central/Great Lakes region move much less often.

Six out of ten homeowners have no plans to move (60%). More than one in ten say they will not move in the next 5 years (12%), and another one in ten commit only to 1 to 3 years (11%).

An overwhelming majority of 93% say their experience owning a home has been positive, and more than half (53%) say it has been excellent. Southerners are more likely to say their experience has been excellent (66%) than those in any other region.

A plurality of one in three respondents say the best thing about owning a home is the freedom to do what they want with it (32%). More than one in five say the best thing about owning a home is building equity (22%).

Fully half of all homeowners say the worst thing about owning a home is the cost of upkeep (49%). One in five cite property taxes (20%), and another one in five give a free response (19%).

When asked what made them decide to buy a home, four in ten respondents (41%) say it was the chance to invest in their own real estate. Less than half as many emphasize the joys of a place to call their own (17%). Young adults are the most likely to emphasize the investment opportunity (51%) and independence (13%) that home ownership offers.

Almost nine out of ten respondents say their home has increased in value since they purchased it (86%), including 95% of those in the West. A strong plurality of four in ten respondents (39%) live in homes worth \$100,001–\$250,000. Less than half that number (17%) live in homes valued at less than \$50,000. Most of the remainder divide evenly between the other price categories under \$500,000 (12–13% each); just 4% of

respondents own homes valued at more than half a million dollars. The most expensive homes are in suburbs and large cities.

More than nine out of ten respondents (92%) live in single-family homes. A total of 4% own a townhouse or condominium. A small plurality of one in five (21%) live in the community where they grew up; another 17% opted to live near family or friends, and still another 17% chose their community simply because they like it.

A plurality of three in ten (31%) bought their house because it had everything they wanted. Half that many (16%) say this house was all they could afford. A minority of 14% chose their house for its safe surroundings, while another 14% wanted to live near family and friends. Those aged 30–49 (34%) and those with graduate degrees (38%) are the most likely to say they bought their house because it had everything they wanted. Southerners and Midwesterners (12–13%) are the most likely to value a short commute.

The two most popular value-addition projects are kitchen renovation (10%) and landscaping (10%), followed by a room addition (7%), a new roof (6%), and an exterior paint or siding job (6%). Young adults are the most likely to focus on landscaping (14%), while those 30–49 are the most likely to renovate their kitchens (12%).

Almost half of all homeowners hire contractors or other workers to renovate their homes. Notably, however, income does not correlate with a respondent's inclination to hire outside help; rather, the older the homeowner, the more likely he or she is to hire outside help. More than one in three homeowners do their own home improvement with the help of family and friends (35%), and almost one in five work alone (18%). Young adults overwhelmingly do their own work with the help of family and friends (80%), as do Hispanics (62%). African-Americans tend to hire outside help (58%), and, among those Asians who say they renovate, 100% hire contractors. Almost all of those who work alone on their homes are white (comprising 20% of white respondents).

The overwhelming majority of homeowners say they get along fine with their immediate neighbors (85%), including a strong majority who say they get along *very* well (63%). Very few respondents have ever moved because of a conflict with a neighbor.

All told, the most important issues for homeowners nationwide are safety and security (92%), peace and quiet (87%), privacy (87%), resale value (85%), and curb appeal (79%). The least important issues are proximity to recreational, cultural, and shopping opportunities (30–42%).

Asked to consider their current home, almost nine out of ten homeowners say they live in a safe (87%) and quiet (85%) neighborhood where their house maintains its resale value (84%) and grants them some privacy (81%). More than seven out of ten are also pleased with their home's curb appeal (73%), the home-oriented values of their neighbors (73%), the attractiveness of their neighbors' homes (72%), and their proximity to schools or churches (70%). Respondents' feelings are mixed on their proximity to shopping, outdoor

recreational, and cultural opportunities, and on the amount of time they have to spend maintaining their house or lawn.

More than three-quarters of respondents say they have never belonged to a Homeowners Association (77%). Those in the West (38%) and South (27%) are about twice as likely as those in the East and Midwest to say likewise; and suburbanites (35%) are about twice as likely as city and country dwellers.

Half of those homeowners who have lived in an association consider the experience “excellent” or “good.” The bulk of respondents give a moderate response: good (38%) or fair (33%). Just 12 percent said they rated the experience negative. Most homeowners feel no need for increased government control of community associations (80%).

Two out of three respondents (66%) would not even consider moving into a home that was governed by a Homeowners Association (or condominium or cooperative). Three in ten say they would consider this option (31%) -- probably the same one in three who like the idea of an association maintaining their surroundings (30%). Restrictions on exterior home improvements are the most daunting prospect of living within an association (14%), followed by paying dues (10%). A strong minority see nothing good about association membership (17%), and a similar number (16%) are not sure what benefits would accrue.

A slight majority of homeowners (53%) say they would not pay more than \$100 a month to belong to a homeowners’ association. Almost one in five (18%) say they would not even pay \$25.

### III. Narrative Analysis – Homeowners Association Members

*(Asked only of homeowners)*

3. Which of the following best represents the purchase price of your current home?

Less than \$50,000	7%
\$50,000 to \$75,000	9
\$75,001 to \$100,000	12
\$100,001 to \$250,000	45
\$250,001 to \$500,000	20
More than \$500,000	5
Not sure	2

Almost half of the HOA members surveyed (45%) paid between \$100,000 and \$250,000 for their homes. Almost three in ten (28%) paid less than \$100,000, while one in four respondents (25%) paid more than \$250,000.

Residents of the South and West are the most likely to have paid more than \$250,000 for their homes (24% each), in contrast with residents of the East (17%) and, more strikingly, the Midwest (14%). Of the four regional groups, Midwesterners are the most likely to own a home worth \$50,000–\$75,000 (16%), and Easterners are the most likely to own a home worth less than \$50,000 (13%).

Interestingly, the age group most likely to own a home worth more than \$250,000 (33%) is the youngest (adults 18–29). Otherwise, a homeowner’s age has little bearing on the purchase price of his or her house.

Single people are almost twice as likely as married people to live in homes worth \$50,000–\$100,000. The opposite is true for homes worth more than \$500,000; but it is worth noting that 16% of never-married people own homes worth more than \$250,000.

Asians are the most likely ethnic group to live in a house costing more than \$250,000 (29%); African-Americans (15%) and Hispanics (14%) are the least likely, though they are still respectably represented in this category. In this sample, all of those who live in homes worth more than \$500,000 are white.

Homes in all price ranges are spread throughout cities, suburbs, and the country. Homes worth more than \$500,000 are slightly more likely to be in rural areas (6%) than in cities or suburbs (4–5%).

*(Asked only of homeowners)*

4. Which of the following best represents the type of home you are currently living in?

Single family	65%
Condominium	17
Townhouse	14
Apartment (cooperative)	2
*Other	2

**\*Other responses:** Particular style of house (7); Mobile home (4); Duplex (2); I am in both a condo and a single-family home; Zero-lot line house

Two out of three association members live in single-family homes (65%). A total of roughly one in five live in a condominium (17%) or cooperative apartment (2%). Roughly one in seven live in a townhouse (14%).

Single-family homes have a majority in every region except the East. Southerners (80%) and Westerners (71%) are the most likely to live in single-family homes, while just four in ten Easterners say likewise (41%). Easterners are by far the most likely to live in a townhouse (29%) or coop apartment (9%), while Midwesterners are the most likely to live in a condo (27%).

Single-family homes are most popular in the lowest and highest income brackets. Townhouses appeal mainly to those in the middle income brackets, while condos and coops are favored largely by those with household incomes under \$50,000.

Hispanic homeowners lean heavily toward single-family homes (83%). They are followed by Asians (62%), the remainder of whom live in condos (39%). Whites and African-Americans span the full variety of housing arrangements.

Virtually eight in ten married homeowners live in single-family homes (78%). A plurality of single people live in condominiums (37%), followed by single-family homes (30%) and townhouses (27%). Divorced and widowed homeowners divide between single-family homes (42%), condos (35%), and townhouses (17%).

Not surprisingly, city dwellers are the most likely to live in condominiums (22% large city, 18% small city) and coop apartments (5%). Suburbanites are the most likely to live in townhouses (18%). Country dwellers (86%) and suburbanites (67%) are the most likely to live in single-family homes

*(Asked only of renters)*

5. Which of the following best represents what you pay per month in rent only?

Less than \$500	59%
\$500–\$700	14
\$701–\$900*	2
\$1,000–\$1,500	9
More than \$1,500	14
Not sure	2

(\* No respondent pays between \$901 and \$1,000.)

Among HOA renters, six in ten (59%) pay a monthly rent of less than \$500. Roughly one in seven (14%) pay \$500–\$700, and another one in seven (14%) are at the top end of the spectrum, paying more than \$1,500 a month.

Southerners have the lowest rents: 74% of respondents in this region pay less than \$500 a month. Easterners have the highest rents: just 52% pay less than \$500, while 30% (all of them in large cities) pay more than \$1,500.

It must be noted, however, that this sample of renters is very small.

6. Which of the following best explains the main reason you are currently living in the community where you are?

I just like it here	29%
My family and/or friends live in the area	14
I had to relocate for a job	13
I grew up in this area	11
I like the climate/weather	6
It's the only place I could find a job	4
I married and moved with my spouse	4
It has good schools	3
It is safe	3
I went to school in the area and stayed	2
*Other	10
Not sure	1

**\*Other responses:** Retirement community (17); Close to my work (11); It's what I could afford (9); Nice area (6); Nice location/waterfront (6); Good investment (4); Downsized (4); Quality of life (4); No more yard work (4); All of the above (3); Lost my house in an earthquake; Move to go to school; Stupidity; No reason to move; Temporary while we build our house; I was alone

A plurality of three in ten HOA members chose their community just because they like it (29%). More than one in ten each say they chose their community because they have family or friends there (14%), they relocated for a job (13%), or they grew up in the area (11%).

Southerners are the most likely to say they relocated for a job (23%). Easterners are the most likely to cite the presence of family and friends (21%, vs. 9% in the South), and to say they grew up in the area (16%). Westerners are the most likely to say they moved for the climate (12%).

Those aged 30–49 are the most likely to say they relocated for a job (20%), grew up in the area (16%), or chose their community for its schools (6%). Senior citizens (21%) and young adults (17%) are the most likely to live near family or friends. The percentage of those who moved for the weather increases with age, peaking at 11% of senior citizens.

Those with household incomes of more than \$75,000 are the most likely to say they relocated for a job (22%).

Among ethnic groups, African-Americans are the most likely to live where they grew up (27%).

*7. Now, which of the following best explains the main reason you purchased the house you are currently living in?*

It had everything I wanted in a house	27%
It provided the amenities I desired in a community	18
It was all I could afford	13
It is in a safe neighborhood	11
It is convenient to work	10
It is close to my family and friends	10
*Other	11

**\*Other responses:** Inherited it/family owned it (11); Because of the view/location (9); All of the above (8); Because of the schools (8); Built it ourselves (7); The price (7); Just like it here (6); It’s an investment (5); Retirement (5); Downsizing (5); Don’t know why (3); Size of the yard (2); I was renting it (2); We had to move (2); I live alone; Needed more space for children; There is a clubhouse; The amenities with a gated community

A plurality of more than one in four association members (27%) chose their home because it had everything they wanted in a house. Almost one in five (18%) were swayed by the amenities of the community at large.

Easterners are the most likely to say this house was all they could afford (22%). Westerners are almost twice as likely as Easterners to say their house has everything they wanted (33% vs. 16%). Easterners are also the most likely to cite proximity to the workplace (14%). Southerners are the most likely to say they opted for a safe neighborhood (14%). Midwesterners are the most likely to say their house is close to those of family and friends (15%).

Not surprisingly, young adults are the most likely to say they chose their house for its safe neighborhood (31%) or because it was all they could afford (25%). Those aged 30–49 are the most likely to say they opted for a short commute (14%).

Those with household incomes of more than \$75,000 are the most likely to say they found everything they wanted in a house (30%), or they chose their home for the community amenities (20%). Those with less than a high-school education are by far the most likely to say their house was all they could afford (42%), or they settled near family and friends (24%). Country dwellers are also the most likely to say that price was the main consideration (21%).

8. *Considering your current home, what do you like most about it?*

Location (convenient to work, school, shopping)	45%
Interior plan/layout	16
Architectural style of the home	4
Exterior appearance/curb appeal	3
Interior decoration	3
Landscaping/yard	3
Low taxes	1
Energy-efficient	0.4
*Other	24
Not sure	1

**\*Other responses:** Everything (27); Neighborhood (27); Easy maintenance (15); Specific rooms (14); Amenities (14); It's paid for (13); Location/view (13); It's the right size (12); Quiet/safe (11); We built it (10); Comfortable (10); Privacy (7); Close to beach/water (7); Convenient (5); It's paid for (3); The style (3); Weather (2); Activities; I'm going to be moving; I've been there so long; I can't stand the homeowners association; I like living in an association; It works for a temporary move

A large plurality of almost half of all respondents like their convenient location (45%). Just one-third as many respondents are fondest of their home's interior layout (16%). Homeowners' affection for their property is highly personalized; one in four chose a free response (24%).

Homeowners aged 30–49 are the most likely to prize their interior layout (19%).

Men are more likely than women to prize their convenient location (49% vs. 40%), while women are more likely than men to prize their interior layout (18% vs. 13%).

9. *On a scale of 1 to 5, with 1 being not at all and 5 being very well, how well would you say you get along with your immediate neighbors?*

1 Not at all	3%		
2	2	<b>Not well (1 + 2)</b>	<b>5%</b>
3	8		
4	22	<b>Well (4 + 5)</b>	<b>86</b>
5 Very well	64		
Not sure	1		

An overwhelming majority of HOA members get along well with their neighbors (86%), and a substantial two out of three (64%) get along very well. Just 5% report a negative relationship.

These responses vary little across demographic groups.

*(Asked of those who responded 1 or 2 to Question 9)*

10. What would you say creates most of the conflict?

Pets	28%
General lifestyle	11
Noise	9
Parking	8
Personal habits	6
Landscaping/yard issues	4
Appearance of their house or yours	3
*Other	27
Not sure	5

**\*Other responses:** Don't associate with my neighbors (2); There is a lack of consideration; No real problems

Pets are the most common source of conflict between neighbors, affecting 28% of respondents who report a less-than-neighborly situation. One in ten such respondents say their neighbor's general lifestyle bothers them (11%), and another one in ten attribute their frustrations to noise (9%). Many respondents, however, have other problems harder to categorize (27%).

This sample is too small for demographic comparisons to be statistically significant. It is worth noting, however, that everyone in this sample is white or Asian; no Hispanic or African-American homeowner named specific problems with their neighbors.

11. What, in your own words, is the best thing about living in a Homeowners Association (or condominium or cooperative)?

Maintenance-free	23%
Clean/attractive neighborhood	15
Safe neighborhood	13
Responsible neighbors	6
Quiet neighborhood	4
Amenities like swimming pools, tennis courts, golf courses, etc.	4
*Other	23
Nothing good	8
Not sure	3

**\*Other responses:** Everybody knows the rules (54); Property values (32); You have some say in the rules (14); Community feeling (11); You know what the neighborhood will look like/zoning restrictions (9); It's convenient (7); Don't like living in an HOA (6); Frees up time for other things (4); Privacy (2); All of the above (2); Close to the ocean; Lot's of space; Far from city problems; HOA supplies water, etc.

A plurality of almost one in four respondents say the best thing about membership is freedom from maintenance (23%). Just as many members gave a free response (23%), while roughly one in seven each cite a clean, attractive neighborhood (15%) and a safe community (13%). Less than one in ten have nothing nice to say about membership (8%).

Southerners are the most likely to prize their clean, attractive neighborhood (21%). Easterners (30%) and Midwesterners (31%) are much more likely than Southerners or Westerners to appreciate freedom from maintenance. Midwesterners are the most likely to value their responsible neighbors (11%).

Freedom from maintenance is the main draw for young adults 18–29 (51%) and for single people of all ages (45%, vs. 15% of married people).

Hispanic homeowners are the most likely to value the safety of their neighborhood (21%) and the least likely to value their lack of maintenance duties (7%). African-Americans are by far the most likely to say there is nothing good about living in a Homeowners Association (23%).

*12. What is the worst thing about living in a Homeowners Association (or condominium or cooperative)?*

Restrictions on exterior home improvements	15%
Paying dues	15
Restrictions on parking	4
Restrictions on landscaping	2
Restrictions on types of vehicles	1
Restrictions on pets	1
*Other	35
Nothing bad	25
Not sure	2

**\*Other responses:** The rules (85); Out-of-control/overzealous board (32); The meetings (14); Dealing with other members/neighbors (14); Homes are too close (11); The dues can be excessive (9); Politics (9); Lack of communication with HOA (8); Loss of individuality (7); Having to wait for services (7); Dealing with members who break the rules (6); Lack of privacy (6); Having to do stuff other peoples' way (5); Expensive (4); Having to get approval before anything can be done (4); Complaints by other members (3); They are not effective enforcing the rules (3); Restrictions on decorating interior (3); Taxes (2); Sharing resources (2); Members who are not as active as they should be (2); Being closely watched; I don't mingle with my neighbors; I am one of the youngest people there; Allowing rentals; People with nothing better to do than micromanage other people's lives; Finding people to fill positions; Garages are too small; Turnover of

residents; Will not allow me to resign!; You don't own your yard; Waste of money; White trash; Would prefer a single-family home on substantial acreage

The two most common frustrations for members are dues (15%) and restrictions on exterior improvements (15%). One in four have no complaints about membership (25%), but more than one in three give their own response (35%).

Among age groups, senior citizens are the most likely to say there are no drawbacks at all (36%). Young adults are the most likely to bristle at restrictions on exterior improvements (30%) and payable dues (21%).

Suburbanites chafe more under the restrictions on exterior improvements (19%) than do those in other settings.

*13. Which of the following best describes the amount of assessments you currently pay to your HOA (or condominium or cooperative) per month?*

Less than \$25	20%
\$25–\$50	19
\$51–\$100	14
\$101–\$300	29
\$301–\$500	7
More than \$500	4
Do not pay dues	4
Not sure	3

A plurality of three in ten association members pay \$101–\$300 to their HOA monthly (29%). Another one in five pay less than \$25 (20%).

Southerners tend to pay the lowest assessments: a total of 46% pay \$50 a month or less. In all other regions, a plurality of roughly one in three respondents pay \$101–\$300.

Among age groups, senior citizens pay the highest assessments: 37% pay \$101–\$300, and 20% pay more than \$300 a month.

*(Asked only of those who pay assessments)*

*14. Considering your overall assessments, and the services provided by your association, would you say that you get a great return for what you pay in assessments, a good return, a not so good return, or a bad return for what you pay?*

Great	25%	<b>Positive</b>	<b>80%</b>
Good	55		
Not so good	13	<b>Negative</b>	<b>19</b>
Bad	6		
Not sure	2		

Four out of five association members say they are pleased with the return on their assessments (80%), though most say the return is good (55%) rather than great (25%). One in five are not so pleased with the return on their assessments (13%), though only 6% say the return is downright bad.

Westerners are the most likely to criticize their value for money as “not so good” (17%) or downright “bad” (12%). Southerners are the happiest: a majority say they get either a “great” (28%) or a “good” (59%) return for their money.

Complete satisfaction rises steadily with age, from 15% of young adults (responding “great”) to 31% of senior citizens. Those with less than a high-school education are the most likely to feel they get a great return (59%). Among residential groups, big-city dwellers are the most likely to say likewise (29%).

Married people are three times as likely as single people (27% vs. 9%) to feel they get a great return for their money. A total of 31% of single people are dissatisfied, with 9% saying the return for their money is downright bad.

*15. What do you think your community should do when residents neglect to pay their assessments?*

Insist that every homeowner pay the assessments, involving attorneys only if delinquent accounts are not brought up to date after sufficient notification	77%
Make up the loss by increasing assessments for paying homeowners	5
Curtail services and amenities such as reducing pool hours, delaying improvements, spending less on landscaping	5
Not sure	13

More than three out of four respondents feel that delinquent members should simply be chased until they pay up, eventually by an attorney (77%). Only 5% each feel that other homeowners should make up the difference (5%) and that services and amenities should be curbed if revenue falls because of delinquents (5%).

Young adults (21%) and those with less than a high-school education (33%) are the only groups in which a strong minority favor raising assessments for others.

*16. On a scale of one to five, with one being very bad and five being very good, how would you rate your overall experience living in a Homeowners Association (or condominium or cooperative)?*

1 Very bad	5%		
2	5	<b>Negative (1 + 2)</b>	<b>10%</b>
3	19		
4	32	<b>Positive (4 + 5)</b>	<b>71</b>
5 Very good	39		
Not sure	1		

Seven in ten association members are pleased with their association experience (71%), and four in ten are *very* pleased (39%). One in ten say their experience has not been positive (10%).

Among age groups, senior citizens are the most satisfied: more than three out of four (77%) report a positive experience, including 53% who say their experience has been very good. Young adults are the least satisfied: a total of 36% report a negative experience, including 21% who say their experience has been very bad.

Among income brackets, those earning less than \$15,000 a year are the least satisfied with their HOA: all of those who report a negative experience say it has been very bad (22%). Four in ten of those with less than a high-school education (39%) say likewise.

By race, whites are the happiest: a plurality of 41% say their HOA experience has been *very* good. A plurality of Hispanics say their experience has been good (41%), while a slight plurality of Asians (40%) and African-Americans (36%) are neutral.

Women are one-third more likely than men (44% vs. 33%) to say their HOA experience has been very good.

By region, Westerners are the least satisfied: a total of 13% report a negative experience.

*17. When you were considering the purchase or rental of your current home, were you told that it was in a Homeowners Association (or condominium or cooperative)?*

Yes	89%
No	10
Not sure	1

Nine out of ten association members knew they were moving into an association home (89%).

Homeowners (89%) are more likely than renters (74%) to say they were fully informed.

The percentage of those who say “yes” rises steadily with education level, from 81% of those with less than a high-school education to 90% of college graduates and 95% of those with graduate degrees.

Asians (100%) and whites (90%) are more likely than African-Americans (80%) or Hispanics (78%) to say they were fully informed.

Rural residents (82%) are somewhat less likely than urbanites or suburbanites (90% each) to say they were fully informed.

18. When you purchased your current home, do you feel that you were given full disclosure about the fact that you were purchasing in an association-governed community, or were you surprised by that after you took possession of your home?

Given full disclosure	87%
Surprised	9
Not sure	5

Almost nine out of ten association members say they fully understood the implications of moving into an association-governed community (87%). One in ten were surprised by the situation after they purchased their home (9%).

Demographic variations mirror those in Question 17, except that Hispanics are even more likely to say they were surprised by the situation after they moved in (29%).

***(Questions 19-21 asked only of those given full disclosure)***

19. Did the fact that your current home is in a Homeowners Association (or condominium or cooperative) make you more likely to purchase or rent your home, make you hesitate about purchasing or renting your home, or have no impact?

More likely	28%
Hesitated	9
No impact	63
Not sure	1

Most association members say that membership had no impact on their decision to purchase or rent their current home (63%). More than one in four, however, say it was a positive factor in their decision (28%). One in ten say the prospect of membership gave them pause (9%).

Most likely to say the HOA factor made them *more* likely to choose their home are those with less than a high-school education (66%), Asians (42%), those with children under 17 (34%), Hispanics (32%), married people (30%), and big-city dwellers (30%).

Young adults (78%), African-Americans (72%), single people (72%), senior citizens (69%), and Easterners (68%) are the most likely to say the HOA factor had no impact on their decision.

Westerners (13%), those aged 30–49 (12%), and those earning less than \$15,000 a year are the most likely to say the HOA factor made them hesitate before moving in.

20. *Were you given a copy of the bylaws or other documents that laid out the rules before you made your final decision to purchase or rent?*

Yes	85%
No	12
Not sure	3

The vast majority of respondents received a copy of their association's bylaws before they decided to buy or rent their home (85%). More than one in ten, however, say they did not receive these documents (12%).

Most likely to say they did not receive documents are those aged 30–49 (17%), those with children under 17 (16%), country dwellers (15%), and those with household incomes of \$50,000–\$75,000 (14%).

21. *Do the rules in your community protect and enhance property values, harm them or make no difference?*

Protect and enhance	78%
Harm	1
No difference	19
Not sure	2

Most respondents say their community's rules protect and enhance their property's values, but the majority is not overwhelming (78%). One in five (19%) say the rules make no difference to property values.

Owners (79%) are almost twice as likely as renters (42%) to say their association's rules do protect and enhance property values. Married people (82%) are more likely than single people (68%) to agree. Those with household incomes over \$35,000 are more likely to agree (79–84%) than those in lower income brackets (61–68%) -- but responses do not vary significantly by education level.

Asians (46%) are more than twice as likely as any other ethnic group (12–21%) to feel that the rules do not affect property values.

*(Asked only of those surprised by the fact that they were purchasing in an association-governed community)*

22. *If you had been told that your current home or apartment was in a Homeowners Association (or condominium or cooperative), would it have made you more likely to purchase or rent your home, would it have made you hesitate about purchasing or renting your home, or would it have had no impact?*

More likely	18%
Hesitated	20
No impact	56
Not sure	7

More than half of all respondents who were surprised by their membership say it would not have affected their choice of a home (56%). Almost one in five say membership would have strengthened their resolve (18%), but a solid one in five say it would have made them hesitate (20%).

Many large-city dwellers (33%) and respondents with a college or graduate degree (27% each) say the information would have made them *more* likely to choose their home. Notably, men are three times as likely as women (29% vs. 10%) and married people are three times as likely as single people (24% vs. 8%) to feel this way about membership.

Half of all renters, in contrast, say the information would have made them hesitate (50%). Easterners (27%) and Westerners (25%) are more likely to share this hesitation than their Midwestern (17%) or Southern (15%) counterparts.

23. *Is this the first Homeowners Association (or condominium or cooperative) in which you have lived?*

Yes	73%
No	27
Not sure	0.2

Almost three-quarters of respondents are first-time association members (73%). Not surprisingly, this includes 93% of young adults 18–29.

Southerners (31%) and Westerners (30%) are more likely to say they have lived in an association before, as are suburbanites generally (31%), Hispanics (32%), those with household incomes of \$50,000–\$75,000 (26%) or \$75,000+ (32%), those with college (32%) or graduate degrees (30%), and married people (29%).

24. *How many times a year, on average, would you say you have contact with your HOA (condominium or cooperative) board? Include contact by letter, in person, by phone, and at meetings.*

One	17%
Two	14
Three	9
Four	10
Five or more	41
Not sure	9

A plurality of four in ten respondents (41%) have frequent contact with their association board -- five or more times a year. Outside this category, frequency varies; almost one in five respondents (17%) say they communicate with their board only once a year.

Senior citizens have the most frequent contact with their boards: 49% are in touch more than 5 times a year. African-Americans and Hispanics (47%) are more likely than whites (42%) or Asians (22%) to say likewise.

City dwellers (43–44%) are more likely than suburbanites (37%) or country dwellers (38%) to be in touch more than five times a year. Men (44%) are slightly more likely than women (39%) to say likewise. Single people (50%) are more likely to be in such frequent contact than married people (40%) or those who are divorced or widowed (39%).

25. *Do you think the members of your elected governing board strive to serve the best interests of the community as a whole?*

Absolutely	54%
For the most part	35
Not at all	9
Not sure	2

More than half of respondents feel strongly that their governing board has the community’s best interests in mind (54%). One in three feel their board is generally effective (35%). One in ten are unhappy with their board’s performance (9%).

Midwesterners are the most satisfied with their boards’ integrity: 61% say their board “absolutely” strives to serve the community’s best interests, in contrast to just 45% of Westerners.

Asians are notably more satisfied with their boards than other ethnic groups are: 84% of Asians say “absolutely,” compared with 57% of whites, 31% of Hispanics, and a bleak 8% of African-Americans. Most African-Americans say their board strives “for the most part” to do its job (62%), but a significant 30% say their board is “not at all” helpful.

Young adults are more enthusiastic (66% say “absolutely”) than their counterparts between 30 and 49 (51%).

26. *Have you ever attended any HOA (condominium or cooperative) board meetings?*

Yes	72%
No	28
Not sure	0.3

More than seven in ten association members have attended at least one board meeting (72%).

Most likely to say yes are Easterners (76%), those over age 50 (77–79%), high-school graduates (78%), and Asians (77%).

Least involved, by any measure, are African-Americans (36%).

27. *Overall, would you say you are on friendly terms with your current HOA (or condominium or cooperative) board, or would you say you are on unfriendly terms with them?*

Friendly terms	90%
Unfriendly terms	4
Not sure	6

Nine out of ten respondents are on friendly terms with their association board. Just 4% report a negative relationship.

Most likely to say they are on *unfriendly* terms with their board are African-Americans (22%), young adults (10%), those earning less than \$15,000 a year (9%), single people (8%), and divorced/widowed people (6%).

Most likely to say they are *not sure* are households of more than 6 people (16%) and those with less than a high-school education (14%).

28. *Have you ever been a member of the board of your HOA (condominium or cooperative)?*

Yes	31%
No	69
Not sure	1

Three in ten respondents have served on the board of their association (31%).

Most likely to have served on their board are rural residents (39%), those with less than a high-school education (39%) *or* with a graduate degree (35%), those with household

incomes of \$25,000–\$35,000 (38%), those aged 50–64 (35%), and African-Americans (33%).

Among regional groups, Southerners are the least likely to have served on their association’s board (27%).

29. *Have you ever brought a complaint about another member to the association board or the manager?*

Yes	23%
No	77
Not sure	0.3

Most respondents (77%) have never gone to their board with a complaint about another member. Almost one in four, however (23%), have done so.

Those with less than a high-school education are by far the most likely to complain to the board about their neighbors (49%), along with young adults (30%) and Southerners (26%).

Among ethnic groups, Asians are the least likely to complain to the board about neighbors (16%).

*(Asked only of those who brought a complaint to the association)*

30. *How was it resolved on your behalf – very satisfactorily, somewhat satisfactorily, somewhat unsatisfactorily, or very unsatisfactorily?*

Very satisfactorily	42%		
Somewhat satisfactorily	30	<b>Satisfactorily</b>	<b>72%</b>
Somewhat unsatisfactorily	8		
Very unsatisfactorily	16	<b>Unsatisfactorily</b>	<b>24</b>
Not sure	4		

Of those who have complained about another member, a strong majority (72%) say their complaint was resolved satisfactorily, and four in ten (42%) were *very* satisfied with the results. One in four, however, did not feel their complaint had the desired effect (24%).

Those with less than a high-school education are the most likely to say they were satisfied with the board’s response: 100% were *very* satisfied, along with 88% of those earning less than \$15,000 a year, 68% of African-Americans, 52% of big-city dwellers, 50% of senior citizens, and 48% of men (vs. 37% of women).

Most likely to say they were very *unsatisfied* with the board’s response to their complaint are young adults (37%), Hispanics (37%), African-Americans (32%), high-school graduates (31%), and suburbanites (25%).

31. *Have you ever been the subject of a complaint by another member?*

Yes	14%
No	85
Not sure	1

One in seven respondents (14%) have been the subject of a complaint by another association members.

Notably, slightly more owners than renters (14% vs. 12%) have provoked complaints. Westerners are more than twice as likely as Southerners to tick off their neighbors (19% vs. 9%). Young adults are slightly more likely than older adults to do likewise (17% vs. 11% of senior citizens), as are adults with children under 17 (17% vs. 12% of those without children).

Those earning less than \$15,000 a year are more likely to say they have been the subject of a complaint (23%) than those in higher income brackets; and country dwellers (22%) are more likely to inspire complaints than their suburban or urban counterparts.

Among ethnic groups, Asians are the most likely (24%), and Hispanics are the least likely (8%) to say they have inspired complaints. However, both samples are very small.

*(Asked of those who have been a subject of complaint)*

32. *How was it resolved on your behalf – very satisfactorily, somewhat satisfactorily, somewhat unsatisfactorily, or very unsatisfactorily?*

Very satisfactorily	49%		
Somewhat satisfactorily	27	<b>Satisfactorily</b>	<b>76%</b>
Somewhat unsatisfactorily	5		
Very unsatisfactorily	11	<b>Unsatisfactorily</b>	<b>16</b>
Not sure	8		

Among those who have been the subject of a complaint, three-quarters say the matter was resolved satisfactorily (76%). Half say the result was *very* satisfactory (49%).

Senior citizens (61%) and country dwellers (56%) are the most likely to say the matter was resolved *very* satisfactorily. Divorced/widowed people (60%) and married people (52%) are about twice as likely as single people (28%) to be very satisfied with the outcome, and men are more likely than women to give this response (54% vs. 43%).

33. *Does your community employ a professional community-association manager?*

Yes	52%
No	40
Not sure	8

More than half of all respondents say their community has a professional manager (52%).

Respondents in the West are the most likely to have such a manager (61%). Asians (95%), young adults (72%), those who live alone (62%), single people (62%), divorced and widowed people (58%), and those in large cities (61%) are more likely to have access to a manager than their counterparts.

*(Asked of those whose community employs a manager)*

34. *In your view, does this professional provide value and support to residents and the community as a whole?*

Yes	78%
No	13
Not sure	9

Almost eight out of ten members with community managers say that person provides value and support to residents (78%). More than one in ten, however, say their manager is not terribly useful (13%).

The groups most satisfied with their association managers are young adults (100%), those earning less than \$15,000 a year (96%), Asians (91%), big-city dwellers (85%), Midwesterners (84%), and men (83%).

35. *Have you had any direct interaction with your community manager?*

Yes	49%
No	48
Not sure	2

Roughly half of those respondents with a community manager have interacted directly with that person (49%).

Homeowners (50%) are more likely than renters (35%) to say they have interacted directly with their association manager. Asians (78%) are particularly likely to say they have done so. Responses vary little by age or income, but respondents with graduate degrees (60%) and denizens of large cities (56%) are slightly more likely to say yes than their counterparts.

36. *Was it generally a positive experience?*

Yes	88%
No	10
Not sure	2

Among those who have interacted with their community manager, nine out of ten say this interaction was positive (88%). Responses vary little between demographic groups.

37. *The governance of community associations is subject to differing state laws and regulations. Would you like to see more government control of community associations?*

Yes	15%
No	78
Not sure	7

Four out of five respondents are uninterested in more government control of community associations (78%).

Those most likely to want more government control are Asians (37%), those with less than a high-school education (33%), those earning less than \$15,000 a year (31%), renters (29%), African-Americans (28%), young adults 18–29 (28%), and those in the Western U.S. (19%).

38 – 45. *Now, I am going to read to you a list of benefits available to you as a member of a Homeowners Association (or condominium or cooperative). For each, please tell me if it is very important, somewhat important, not very important, or not at all important to you.*

**Table 1. Importance of Member Benefits** (ranked by % “important”)

	<b>Important*</b>	<b>Not important*</b>	<b>Not sure</b>
Living in a clean neighborhood	98	2	0
Protecting the value of your property	98	1	1
Living in a secure neighborhood	96	4	0
Living in a quiet neighborhood	95	4	0
Your home’s curb appeal (overall appearance from the street)	95	4	1
Living with neighbors who share your home owning/renting values	92	7	1
Having a maintenance-free home or grounds	59	36	4
Having amenities like swimming pools, tennis courts, or golf courses available	48	51	1

\* *Important* combines “very” and “somewhat”; *not important* combines “not very” and “not at all.”

HOA members are almost unanimous in saying they value a clean neighborhood (98%), secure property values (98%), personal security (96%), peace and quiet (95%), and curb appeal (95%). A maintenance-free home and grounds (59%) and community amenities (48%) are somewhat less crucial.

These responses differ somewhat from those in Question 11, where a maintenance-free home was named the greatest boon of membership. We might conclude that qualities such as a safe, clean, and quiet neighborhood are valued most highly in principle, while community maintenance is appreciated more on a day-to-day basis.

Based on the percentage of respondents who call an issue *very* important:

The appeal of a **clean neighborhood** crosses all demographic lines. Nine out of ten HOA members (89%) say it is *very* important.

**Protecting the value of your property** is slightly more important to young adults (100%) and African-Americans (97%), but generally cuts across demographic lines. *Least* likely to give property values top priority are Westerners (81%).

Living in a **secure neighborhood** is valued most by African-Americans (100%), young adults (95%), those with a high-school or less education (90–91%), women (89%), rural residents (88%), and senior citizens (76%).

Living in a **quiet neighborhood** is especially important to senior citizens (79%), young adults (78%), African-Americans (78%), divorced/widowed people (78%), and those who live alone (76%) or with one other person (71%). *Least* likely to value a quiet neighborhood are renters (43%).

Not surprisingly, **curb appeal** is valued more by association owners (77%) than by association renters (37%). It is also prized by 87% of young adults, 86% of African-Americans, 81% of suburbanites, and 75–80% of those with household incomes over \$50,000. More women than men value curb appeal (81% vs. 71%).

Living with **neighbors who share their home owning/renting values** is particularly important to young adults (87%), Hispanics (84%), Asians (77%), and those in the East (70%). Women value such neighbors more strongly than men do (70% vs. 60%).

Having a **maintenance-free home or grounds** appeals most to African-Americans (74%), Asians (68%), those earning \$15,000–\$25,000 (66%), renters (63%), those with a high-school or less education (55–60%), senior citizens (59%), single people (54%), and Midwesterners (52%), and Easterners (49%).

Living near **amenities like swimming pools, tennis courts, or golf courses** is most important to those earning less than \$15,000 a year (48%), those with less than a high-school education (36%), senior citizens (33%), those earning \$15,000–\$25,000 (32%), those with children under 17 (30%), and Southerners (29%). It is *least* important to single people (15%).

46 – 53. Now, considering the list of benefits I just read to you, on a scale of one to five, with one being not much at all and five being a significant amount, please tell me for each how much you would be willing to pay per month in assessments to ensure that particular benefit.

**Table 2. How Much Willing to Pay for Benefits** (ranked by % “significant amount”)

	Significant (4 + 5)	Medium (3)	Less (1 + 2)	Not sure
Increasing the value of your property	64	14	15	6
Living in a clean neighborhood	59	18	17	6
Living in a secure neighborhood	56	18	19	7
Living in a quiet neighborhood	55	20	19	6
Living with neighbors who share your home owning/renting values	50	20	23	7
Having a maintenance-free home or grounds	40	17	38	8
Your home’s curb appeal	38	22	30	9
Having amenities like swimming pools, tennis courts, or golf courses available	23	20	50	7

Respondents are most willing to pay for the sake of secure property values (64%), followed by cleanliness (59%), security (56%), and peace and quiet (55%).

Interestingly, respondents divide on the question of paying for maintenance. Four in ten association members say they would pay a significant amount to ensure their freedom from maintenance (40%), but almost as many (38%) say they would not like to spend much for this service, placing it well behind most other priorities. Members might well see maintenance as an entitlement of association living, not a perk; they might also feel that maintenance is something they can provide in a pinch, unlike security or quiet.

Based on the percentage of respondents who say they would be willing to pay a very significant amount (choice 5):

Willing to pay a very significant amount for the sake of a **clean neighborhood** are high-school graduates (56%), Asians (55%), those with incomes of \$25,000 or less (52–53%), African-Americans (48%), young adults (44%), single people (43%), senior citizens (40%), and Southerners (40%).

Willing to pay a very significant amount to **increase the value of their property** are young adults (76%), high-school graduates (69%), African-Americans (62%), Asians (55%), Southerners (49%), those aged 50–64 (48%), and men (48%). *Least* willing to pay extra for this priority are those with household incomes under \$15,000 (30%).

Willing to pay a very significant amount for a **secure neighborhood** are high-school graduates (55%), Asians (55%), young adults (53%), African-Americans (50%), Southerners (48%), renters (45%), and single people (45%).

Willing to pay significantly more for a **quiet neighborhood** are high-school graduates (59%), Asians (55%), African-Americans (51%), those earning \$15,000–\$35,000 a year (50–55%), divorced and widowed people (43%), those living alone (42%), single people (39%), and rural residents (37%).

The only group willing to pay a very significant amount to guarantee their **curb appeal** is Asians (37%).

Willing to pay significantly more to live with **neighbors who share their home owning/renting values** are high-school graduates (52%), young adults (47%), Asians (47%), and those earning \$15,000–\$25,000 (38%). *Least* likely to concern themselves on this point are African-Americans (15%) and those in households of 6 or more people (8%).

The prospect of a **maintenance-free home or grounds** opens the wallets of those earning \$15,000–\$25,000 (54%), Asians (47%), African-Americans (47%), high-school graduates (43%), divorced and widowed people (43%), young adults (42%), senior citizens (35%), renters (28%), and women (26%). By far the *least* interested in paying for maintenance are rural respondents, of whom 47% say they would be willing to pay very little (choice 1).

Willing to pay significantly more for **amenities like swimming pools, tennis courts, or golf courses** are those earning \$15,000–\$25,000 (28%), Southerners (19%), senior citizens (18%), high-school graduates (17%), and women (15%). *Least* willing to pay significantly more for amenities are African-Americans (6%) and single people (4%).

## IV. Narrative Analysis – Homeowners Nationwide

### 1. How many homes have you owned before your current home?

One	34%
Two	12
Three	6
Four	10
This is my first home	37
Not sure	1

Almost four in ten respondents (37%) are living in the first home they have owned. Almost as many (34%) are living in the second, for a total of 71% in their first or second homes. Among the 28% who have owned more homes, almost half (12%) say they owned two homes previously.

Residents of the Western states move more frequently. A total of almost three in ten (28%) Westerners say they owned three or four homes previously, followed by 19% of Southerners. Residents of the East and the Central/Great Lakes region move much less often.

Suburbanites are far more likely than urbanites to stay on the move. More than four in ten urbanites (43%) are living in their first homes, compared to just 30% of suburbanites, 36% of those in the country, and 40% of those in small cities. Suburbanites are twice as likely as city or country dwellers to say they owned four homes previously (14% vs. 7% each).

Asians (61%) and whites (39%) are most likely to be living in their first homes. Hispanics are overwhelmingly likely to be living in their second homes (69%). African-Americans are generally living in their second (39%) or first (29%) home, but they are also more than twice as likely as any other group to say they have owned four other homes in the past (19%).

Larger households are generally found to be living in their second home, including 54–55% of households of 4 and 6 people, and 39% of households of 5.

### 2. Overall, how would you rate your experience as a homeowner – excellent, good, fair, or poor?

Excellent	53%		
Good	40	<b>Positive</b>	<b>93%</b>
Fair	6		
Poor	0	<b>Negative</b>	<b>6</b>
Not sure	0		

An overwhelming majority of 93% say their experience as a homeowner has been positive. More than half of respondents (53%) say their experience has been excellent, and the other 40% say it has been good. Just 6% say it has only been fair.

Southerners are far more likely to say their experience has been excellent (66%) than Westerners (54%), Midwesterners (51%), or Easterners (45%).

Married homeowners (57%) are distinctly more likely than single (42%) or divorced/widowed homeowners (39%) to call their experience “excellent,” presumably because they can share the financial and physical burdens of maintenance and repair.

Responses do not vary significantly with income level, with one exception: those with household incomes below \$15,000 are far less inclined to call their experience “excellent” (29%) than those at higher income levels.

### *3. What would you say is the best thing about being a homeowner?*

Freedom to do what you want on your property	32%
Building equity in your home	22
Pride in maintaining your own residence	13
Being able to decorate/paint/remodel however you want	7
*Other	23
Nothing/not sure	3

**\*Other:** No more rent (48); It’s mine (34); Tax breaks/financial savings (32); Always have a home (19); Privacy (18); Independence (11); Security (8); Not having to deal with a landlord (6); Having a yard or land (6); No noisy neighbors (5); All of the above (4); No mortgage (4); More room (2); Place to raise a family

A plurality of one in three respondents say the best thing about owning a home is the freedom to do what they want with it (32%). More than one in five say the best thing about owning a home is building equity (22%), while another one in five give their own response (23%).

Equity is prized far more by Westerners (37%) and Midwesterners (26%) than by Easterners (14%) or Southerners (16%). Relatively few Westerners (24%) cite the freedom to modify their properties, in keeping with their tendency to pull up sticks and move more often.

Suburban (18%) and country (15%) dwellers are almost twice as likely as city dwellers to emphasize pride in maintaining their own residence. Large-city dwellers are far more likely than others to emphasize equity (29%).

Asians are almost unanimous (89%) in citing the freedom to modify their properties, along with 62% of Hispanics. More than one in three African-Americans (34%) cite pride in maintaining their own residence, and another one in three (32%) cite equity.

Not surprisingly, young adults aged 18–29 are more enthusiastic than their elders about building equity (45%). To a lesser extent, single homeowners (29%) are more likely than married or divorced/widowed respondents (21–22%) to emphasize equity.

Women are twice as likely as men (9% vs. 4%) to say that the best thing about owning a home is the freedom to decorate and remodel, and almost twice as likely as men to cite pride in maintaining their own residence (16% vs. 10%).

4. *What is the worst thing about being a homeowner?*

Cost of upkeep	49%
Paying property taxes	20
Can't move as easily as with a rental	1
*Other	19
Nothing/Not sure	12

**\*Other:** Doing repairs or yard work (70); Responsibilities (13); The overhead (12); Stuck with your neighbors (11); The mortgage payments (10); Government interference (7); No disadvantages (6); Not as easy to go places (2); Having to pay dues to the HOA; Living too close to a busy highway

Fully half of all homeowners say the worst thing about owning a home is the cost of upkeep (49%). One in five cite property taxes (20%), and another one in five give a free response (19%), listed above.

Easterners are by far the most likely to name property tax as their greatest burden (25%), followed by Midwesterners (21%). Southerners (15%) and Westerners (17%) do not feel quite the same fiscal pressure. Indeed, while Southerners are the most likely to cite the cost of upkeep (58%), Westerners are twice as likely as any other group (22%) to say that *nothing* about home ownership presents a problem for them. Many of those who say “nothing” are young adults: 24% of those 18–29 say their house poses no problem at all, followed by 19% of senior citizens. It is those between 30 and 65 -- i.e., most adult homeowners -- who feel squeezed by upkeep and property taxes.

Large-city dwellers are less than *half* as likely as any other group to say they are burdened by property tax (10%). The groups most haunted by taxes are small-city dwellers (27%) and suburbanites (24%) -- along with single homeowners (28%), who must bear their tax burdens alone, in comparison with married or divorced/widowed respondents (19–20%).

5. *When you were considering buying a home versus renting a home, what is the one thing that made you decide to purchase instead of rent? Not a specific thing about a house or apartment, just the overall reason to buy instead of rent.*

Investment opportunity	41%
Someplace to call your own	17
Independence	8
*Other	32
Not sure	1

**\*Other responses:** Cheaper than renting (84); Building equity (53); Have a family so needed more room (28); Owning property (16); Location (13); Never considered renting (13); Inherited/gift (12); Built our home (11); Freedom to do what you want (10); Wanted to settle down (7); Had no choice (5); Security (4); Wanted to get away from neighbors (4); Parents encouraged me (3); Have pets (2); Has a yard; Didn't want a landlord anymore; The GI Bill helped me;

Four in ten respondents (41%) were moved by the chance to invest in their own real estate. Less than half as many emphasize the joys of a place to call their own (17%). One in three gave a free response (32%), listed above.

Young adults are the most likely to emphasize the investment opportunity (51%) and independence (13%) that home ownership offers.

Asians emphasize a place to call their own (61%), or give a free response (32%). Almost no Asian respondents cited investment (7%) -- in contrast to 69% of Hispanics. African-Americans emphasize a place to call their own (20%) and independence (18%).

Male respondents are more likely than females to emphasize investment (45% vs. 37%), whereas women are more likely than men to prize a place of their own (21% vs. 14%).

6. *Have you ever lived where you belonged to a Homeowners Association?*

Yes	22%
No	77
Not sure	0

More than three-quarters of respondents say they have never belonged to a Homeowners Association (77%).

Those in the West (38%) and South (27%) are about twice as likely to have belonged to a Homeowners Association than those in the East and Midwest (16%). Similarly, suburbanites (35%) are about twice as likely as city and country dwellers to say likewise.

7. Overall, was your experience belonging to a Homeowners Association excellent, good, fair, or poor?

Excellent	12%
Good	38
Fair	33
Poor	12
Not sure	5

Half of those homeowners who have lived in an association consider the experience “excellent” or “good.” Just 12 percent rated the experience negative. Midwesterners are the most dissatisfied with Homeowners Associations with 15% calling it poor.

Country dwellers are the most likely residential group to be ambivalent -- more than half of rural residents say their experience was fair (53%). A similar number of large-city dwellers (54%) say they had a good experience. Small-city dwellers and suburbanites are spread across the spectrum, but they are the most likely to say their experience was excellent (21% and 14% respectively).

8. Why do you say that?

Positive

- It's been a positive experience (38)
- Keeps the neighborhood from being trashed (15)
- They take care of everything (11)
- Sense of unity (11)
- There is a sense of community (10)
- Have been sharing information with the community (2)
- Shared expenses makes it more affordable (2)
- Increases the property values (2)
- The amenities (2)
- Common areas and the amenities

Negative

- Rules too restrictive (29)
- Poor management (16)
- Because they did not enforce the rules equally (8)
- They hassle you too much (8)
- Too much arguing; couldn't get much done (6)
- My fees keep going up (4)
- Lack of involvement of other members
- We live in a planned community and didn't participate much
- I don't have the option of belonging
- I like to be in control
- We had to get the approval of 75% of the members in order to put up a fence

9. *The governance of community associations is subject to differing state laws and regulations. Would you like to see more government control of community associations?*

Yes	8%
No	80
Not sure	12

Most homeowners feel no need for increased government control of community associations (80%). Most of the remainder are not sure (12%).

The strongest support for more government control comes from the East (13%). Among education levels, support is strongest at the lowest and highest ends of the spectrum: 20% of those without a high-school diploma, and 14% of those with graduate degrees favor more government control.

Asians (61%) and African-Americans (18%) are far more likely than Hispanics (9%) or whites (6%) to support government control of Homeowners Associations. Single homeowners (23%) are three to four times as likely as married (8%) or divorced/widowed respondents (5%) to feel likewise.

10. *Which of the following best represents the purchase price of your current home?*

Less than \$50,000	17%
\$50,000 to \$75,000	12
\$75,001 to \$100,000	13
\$100,001 to \$250,000	39
\$250,001 to \$500,000	12
More than \$500,000	4
Not sure	4

A strong plurality of four in ten respondents (39%) live in homes worth \$100,001–\$250,000. Less than half that number (17%) live in homes valued at less than \$50,000. Most of the remainder divide evenly between the other price categories under \$500,000 (12–13% each).

Just 4% of respondents own homes valued at more than half a million dollars, including 7% of suburbanites. The most expensive homes are in suburbs and large cities: in both areas, 16–18% own homes worth \$250,001 to \$500,000. The cheapest homes are clustered in small cities and the countryside: in both areas, 22% of residents own homes worth less than \$50,000.

Notably, race is no predictor of the value of a person's house. The vast majority of those in homes are worth less than \$50,000 are white. Among whites, 18% fall into this bottom category, followed by 15% of African-Americans. The responses of African-Americans are relatively similar to those of whites.

Hispanics are solidly middle-class: an overwhelming 72% own homes worth \$100,000–\$250,000. Asians are generally wealthier: 61% live in homes worth \$250,001–\$500,000.

Single and divorced/widowed homeowners live in distinctly cheaper homes than married homeowners. A strong plurality of those who are married (41%) live in homes valued at \$100,000–\$250,000. The same plurality is smaller among single and divorced/widowed homeowners, as one in four respondents in these categories (26–27%) live in homes worth less than \$50,000. Correspondingly, respondents without children under 17 and those in small households (1 or 2 people) are more likely to live in the cheapest homes.

*11. Which of the following best represents the type of home you are currently living in?*

Single family	92%
Townhouse	3
Condominium	1
Apartment	0
*Other	3

**\*Other:** Mobile home (10); Duplex (6); Specific style (6); Co-op (3); Two-family (3); It's in a cluster community

More than nine in ten respondents (92%) live in a single-family home. A total of 4% own a townhouse or condominium.

Townhouse ownership is strongest among singles (17%), young adults (16%), and those with less than a high-school education (17%), and those earning less than \$15,000 a year (11%). Geographically, townhouses are most popular in the suburbs (7%) and in the East and Midwest (4% each).

Single homeowners are the most likely to live in a condominium (4%). Among all one-person households, just 83% own a single-family home while 4% own a condo and 4% own a townhouse.

12. Which of the following best explains the **main** reason you are currently living in the community where you are?

I grew up in this area	21%
My family and/or friends live in the area	17
I just like it here	17
I relocated for a job	8
I married and moved with my spouse	7
I like the climate/weather	5
It has good schools	5
I went to school in the area and stayed	4
It is safe	4
It's the only place I could find a job	2
*Other	10
Not sure	0

**\*Other:** Affordable (10); Wanted to get out of the city/town (8); Convenient to work (6); Retired there (6); Good location (5); Convenient (4); Inherited house (3); All of the above (2); Bought a farm (2); Recreational opportunities (2); Love Stillwater OK; Good zip code; I was in the military; House was brand new; For health reasons; Good investment; Wanted to be next to the water; I am single, there are no schools, low property taxes, and clean environment; Moved by the government; Downsized

A small plurality of one in five respondents (21%) live in the community where they grew up. Another 17% say they wanted to live near family or friends, and still another 17% just like the area.

In keeping with contemporary wisdom, Midwesterners (29%) and Easterners (25%) are the most likely to settle where they grew up. Easterners are also the most likely to say they live near family or friends (20%), and the most likely to prize good schools (10%). Westerners and Southerners are much less likely to stay close to their childhood roots (12–13%); one in four Westerners chose their community just because they like it (25%). These groups are also the most likely to emphasize climate (14% of Westerners, 10% of Southerners).

Small-city and country dwellers are by far the most likely to live where they grew up (31% each). Singles (32%) are somewhat more likely than married homeowners (22%) to say likewise.

Younger homeowners are more likely than older ones to live where they grew up: 29% of young adults, declining steadily to 17% of senior citizens. Correspondingly, older homeowners are more likely to live in a place they just like: 22% of senior citizens, declining steadily to just 10% of young adults. Among the age groups, seniors are the most likely to emphasize climate (8%). Adults 30–49 are the most likely to say they chose their community for the schools (8%), and the most likely to say they went to school in the area and stayed on (8%).

Among educational groups, those with graduate degrees are several times more likely than any other group to say they moved for good schools (14%). Interestingly, only 2% of college graduates say the same -- eclipsed by 5% of those with just a high-school diploma.

Among ethnic groups, 61% of Asians say they moved for the schools. Climate is important to a significant 21% of African-Americans. Four in ten Hispanics (40%) say they went to school in the area and stayed on.

13. Now, which of the following best explains the **main** reason you purchased the house you are currently living in?

It had everything I wanted in a house	31%
It was all I could afford	16
It is in a safe neighborhood	14
It is close to my family and friends	14
It is convenient to work	10
*Other	15
Not sure	1

**\*Other:** We built it (28); Family home/inherited it (24); All of the above (15); Good location (12); Lots of land (11); Good school district (8); Met our needs (4); The house's potential (4); Good investment (3); Near water (2); Needed more space; Convenient to shopping; Convenient to airport; It was a gift; Had to get all of my family under one roof; Needed housing fast

A plurality of three in ten respondents (31%) say they found a house that had everything they wanted. Half that many (16%) say this house was all they could afford. A minority of 14% chose their house for its safe surroundings, while another 14% wanted to live near family and friends. One in ten wanted to live near their workplace (10%).

Southerners and Midwesterners (12–13%) are the most likely to value a short commute. Midwesterners are less likely than any other group to value the quality of the house itself (24%).

Among age groups and education levels, those aged 30–49 (34%) and those with graduate degrees (38%) are the most likely to say they bought their house because it had everything they wanted. Young adults are the least likely to cite the quality of the house itself (22%).

Responses vary little by race, with one exception: Hispanics tend to favor a safe neighborhood (22%).

Large-city dwellers are the most likely to buy a house that has everything they want (39%), the most likely to emphasize a short commute (14%), and the *least* likely to emphasize proximity to family and friends (8%). Suburbanites are the most likely to cite

a safe neighborhood (18%) and the least likely to say their house was all they could afford (9%).

Single homeowners tend to emphasize affordability (28%) and a safe neighborhood (21%). Married homeowners are more likely to say their home has everything they want in a house (34%). Interestingly, homeowners without children under 17 are slightly *more* likely to emphasize a safe neighborhood (14%) than those who are parents (13%).

14. *Considering your current home, what do you like most about it?*

Location/convenient to work, school, shopping	39%
Interior plan/layout	8
Landscaping/yard	5
Architectural style of the home	4
Exterior appearance/curb appeal	4
Interior decoration	2
Energy efficient	1
Low taxes	1
*Other	35
Not sure	2

**\*Other:** Privacy (32); It's mine (26); Lots of room (21); Location/view (20); Comfortable (19); Lot's of land (18); It meets my needs (18); It's paid for (15); Good neighbors (15); Size of the house (14); Safe neighborhood (11); Convenient (9); Family home/inherited it (8); Had our home built (8); It's all on one floor (8); It's unique (6); Backyard amenities (6); Low maintenance (6); It's affordable (4); All of the above (4); Interior amenity (4); Older home (3); Don't like my home (3); It's small (2); Environmentally friendly house; Only seniors in the area; Potential for expansion; I like the state; The woodwork is original; The weather; It will be paid off in 10 years

A convenient location is important to homeowners across the country, but Easterners are by far the *least* likely to value location (30%) and the *most* likely to value their yard or landscaping (11%). Southerners are the most likely to value the aesthetics of their home, whether its interior layout (12%), exterior appearance (9%), or interior design (5%).

Suburbanites are the most likely to emphasize architectural style (7%) -- but, contrary to stereotype, they are *not* the most likely to emphasize yard or landscaping. That distinction goes to big-city (8%) and country dwellers (7%).

By education, those with graduate degrees are by far the most likely to value their yard or landscaping (12%). Those without a high-school diploma are by far the most likely to value the architectural style of their home (20%).

By race, Asians emphasize landscaping (61%); African-Americans emphasize convenient location (48%) and interior layout (16%); and Hispanics emphasize convenient location (54%) and interior decoration (15%).

By age, young adults are by far the most likely to value their home’s external appearance (14%). Men are more likely than women (43% vs. 35%) to value a convenient location, while women (11%) are more likely than men (6%) to value interior layout (11% vs. 6%).

*15. Again, considering your current home, what do you dislike most about it?*

Too expensive to maintain/heat	7%
Interior plan/layout	7
Taxes too high	6
Location/convenient to work, school, shopping	4
Exterior appearance/curb appeal	2
Architectural style of the home	2
Landscaping/yard	2
Interior decoration	1
*Other	55
Not sure	16

**\*Other:** Nothing wrong (99); Needs a lot of repairs (54); The neighborhood (31); It’s too small (29); Too crowded (21); House it too old (21); It’s a two-story home (18); Repairs are too expensive (14); Size of my yard (10); Too big (9); Water/plumbing (9); Wildlife (8); No basement (8); Too far from town (8); Near highways (7); No garage (7); Basement leaks (7); Too much traffic (7); Bathroom (6); Kitchen is too small (6); Mortgage payments (5); Quality (5); Weather (5); Windows (3); No pool (2); Backyard (2); Driveway (2); No closet space (2); Not efficient (2); Electrical wiring; Cannot get cable; City has too many rules; Don’t have a porch; Flat roof; No visitor parking area; Hate living in an association; Paneling; Restrictions; No air-conditioning

Respondents do not converge on particular frustrations with their homes. Small minorities of 7% each complain about maintenance and heating costs, and about their interior layout. Even fewer complain about high taxes (6%) and inconvenient location (4%).

16. What is the one project you have done as a homeowner that you think has added the most value to your home?

17. What is the one project you have not done to your current home that you think would add the most value to your home?

**Table 3. Projects Adding Value to Home**

	<b>Have done</b>	<b>Have not done</b>
Renovated a kitchen	10	12
Added landscaping	10	7
Added a room	7	7
Added a new roof	6	6
Painted the exterior of the house/ put on aluminum siding	6	5
Renovated a bathroom	5	5
Replaced windows	3	3
Installed hardwood floors	3	2
Installed carpeting	2	4
Added or replaced heating/ air conditioning units	2	2
Painted interior rooms	1	1
*Other	34	27
Nothing	9	14
Not sure	2	6

**\*Other:**

**Have done:** Complete house renovation (34); Added/expanded a room (25); Fencing/landscaping (23); Added/expanded a deck (23); Exterior improvements (19); Added a porch and/or patio (16); Re-did the floors (14); General upkeep of the house (12); All of the above (11); Finished the basement (11); Built an outdoor shed/barn (9); Installed pool/tennis court (9); Built it ourselves (9); Paved the driveway (7); Added/expanded a garage (6); Added a sunroom (6); Air-conditioning/heating (6); Environmental improvements (5); Skylights/windows/doors (5); Insulation (4); Added a porch and garage (3); Remodeled the kitchen (3); Interior decorations (3); Added a bathroom (2); Bought some land (2); New roof (2);

**Have not done:** Redo the basement (26); Pave the driveway (23); Exterior renovations (19); Adding/renovating the garage (18); The whole house need repairing (17); Adding/repairing the porch or patio (15); Landscaping (15); Air conditioning/plumbing/electrical (14); Add an addition (10); Adding a deck (8); Add a bathroom (8); Add a swimming pool (7); Replace windows and doors (7); New floors (6); Redecorate (5); Add a bedroom (4); Clean it up (4); Add a carport (3); Add a sunroom (3); Get a new foundation (3); Built it myself; All of the above; Granite countertop; Insulate; New roof; New walls; Laundry room on the second floor; Adding closet space

Have done:

The two most popular value-addition projects are kitchen renovation (10%) and landscaping (10%), followed by the addition of a room (7%), a new roof (6%), and an exterior paint or siding job (6%).

Young adults are the most likely to focus on landscaping (14%), while those 30–49 are the most likely to renovate their kitchens (12%).

By education level, those with a high-school or less education tend to focus on landscaping (14–15%), while those with a college or graduate degree tend to renovate their kitchens (13–15%).

African-Americans are by far the most likely ethnic group to improve their homes through landscaping (21%). Whites run the gamut, but they are by far the most likely to renovate their kitchens (12%). Asians tend to say they have not renovated at all (61%) or have redone only a bathroom (11%) -- perhaps because they are the most likely to move into expensive, relatively new homes (see Question 10).

Have not done:

Easterners tend to feel that renovating their kitchen (18%) or adding a room (12%) would raise the value of their home. In contrast, Southerners tend to feel that new carpeting would add significant value (14%). Many Westerners envision new landscaping (13%).

*18. When renovations or improvements are done to your home, who is most likely to do the work – you alone, you with the help of family and friends, or hired contractors or handy people?*

Contractors/handy people	45%
You with family and friends	35
You alone	18
Not sure	2

Almost half of all homeowners hire contractors or other workers to renovate their homes. More than one in three do the work with the help of family and friends (35%). Almost one in five do the work alone (18%).

Young adults overwhelmingly do their own home improvement with the help of family and friends (80%). The older the homeowner, the more likely he or she is to hire outside help.

Almost all of those who say they work alone on their homes are white, comprising 20% of white respondents. Hispanics generally do their own renovations with the help of family and friends (62%). African-Americans tend to hire outside help (58%). Among those Asians who renovate, 100% hire contractors.

The more rural the setting, the more likely a homeowner is to renovate solo: 26% of those living in the country go it alone, versus 19% of suburbanites and 11–14% of urbanites.

Those without children are more likely to hire a contractor (51%) than those with children (36%).

Notably, income does not correlate with a respondent’s inclination to hire outside help. Contractors are retained by those at all income levels.

19. On a scale of 1 to 5, with 1 being not at all and 5 being very well, how well would you say you get along with your immediate neighbors?

1 Not at all	3%			
2	1	<b>Not well</b>	<b>4%</b>	(1 + 2)
3	10			
4	22	<b>Well</b>	<b>85</b>	(4 + 5)
5 Very well	63			
Not sure	1			

The overwhelming majority of homeowners say they get along just fine with their immediate neighbors, including a strong majority who say they get along *very well* (63%). One in ten give a neutral response (10%), and just 4% say they do not get along with their neighbors.

Easterners are the most likely to give a neutral response (14%). Westerners and Midwesterners are the most likely to say they get along *very well* with their neighbors (69% and 66% respectively).

Notably, those between the ages of 50 and 64 seem to have the most trouble getting along with their neighbors. A total of 20% give a neutral or negative response, with 6% saying they do not get along with their neighbors at all.

Equally, homeowners without children report significantly higher rates of neighborliness: 70% get along *very well* with their neighbors, compared with just 51% of parents.

Asians are overwhelmingly muted on this question: 79% give a neutral response, and the remaining 21% say they get along well enough (choice 4). African-Americans are the most likely to say they do not get along with their neighbors at all (10%), but this sample is small.

Large cities hold somewhat less neighborly bonhomie than smaller communities. Urbanites are almost 20% less likely than other groups to say they get along *very well* with their neighbors (49%).

Those with lower household incomes are slightly more likely to say they get along *very* well with their neighbors, while the percentage of those who get along well (choice 4) rises with income.

*(Asked of those not getting along well with neighbors)*

20. What would you say creates most of the conflict?

General lifestyle	21%
Pets	11
Landscaping/yard issues	10
Personal habits	6
Children	5
Noise	5
Appearance of house (either theirs or yours)	5
Parking	--
*Other	14
Not sure	24

**\*Other:** No one problem (3); HOA issues is causing a problem with my neighbor; Right away to a private lake

This sample is extremely small. Respondents who do not get along with their neighbors generally cite general lifestyle differences (21%), followed by irritating pets (11%) and yard or landscaping issues (10%).

21. Have you ever had to move because of a conflict with an immediate neighbor?

Yes	2%
The neighbor moved	1
No	97

Very few respondents have ever moved because of a conflict with a neighbor. All of those who say “yes” are white, and they are spread across urban, suburban, and rural communities.

*(Asked if they or neighbor moved)*

22. Who would you say was most responsible for the conflict with your neighbor – you or the neighbor?

Neighbor	77%
Me	5
Both	16
Not sure	2

Not surprisingly, more than three-quarters of those who have experienced a conflict-based move say their neighbor was at fault (77%). Most of the remainder say both parties were at fault (16%), while 5% confess they caused the flare-up.

23 – 34. Now I am going to read to you a series of issues that are important for homeowners. Please tell me how important each of these are to you as a homeowner on a scale of one to five, with one being not at all important and five being very important.

**Table 4. Issues Important to Homeowners** (ranked by % “high importance”)

	High importance (4 + 5)	Medium importance (3)	Low importance (1 + 2)	Not sure
Living in a safe or secure neighborhood	92	5	3	0
Living in a quiet neighborhood	87	11	2	0
Privacy	87	9	4	--
Your property’s resale value	85	7	5	3
Your home’s curb appeal—that is, its overall appearance from the street	79	14	7	0
Living with or near neighbors who share your values on homeownership	72	14	12	2
The attractiveness of your neighbors’ homes	63	24	12	1
Reducing the time you spend maintaining your house and/or lawn	55	29	14	1
Living close to schools or churches	55	24	21	0
Living close to shopping opportunities	42	29	30	0
Living close to cultural opportunities like movie theaters, museums, and concert halls	32	34	34	0
Living close to recreational activities like swimming pools, tennis courts, or golf courses	30	26	44	0

The most important issues for homeowners nationwide are safety and security (92%), peace and quiet (87%), privacy (87%), resale value (85%), and curb appeal (79%). The least important issues are proximity to recreational, cultural, and shopping opportunities (30–42%).

Based on the percentage of respondents who call an issue *very* important (choice 5):

Living in a **safe and secure neighborhood** is most important to those in households of 5 people (98%), suburbanites (85%), Midwesterners (81%), women (81%), whites (80%), adults over age 50 (77–80%), married people (77%), and African-Americans (76%).

Living in a **quiet neighborhood** is most important to Asians (89%), those with a high-school or less education (74–84%), senior citizens (75%), divorced/widowed

homeowners (71%), those living alone (68%), those without children (66%), those earning less than \$35,000 a year (65–75%), Westerners (64%), and small-city dwellers (64%).

**Privacy** is most important to Hispanics (95%), those with less than a high-school education (81%), divorced/widowed homeowners (71%), senior citizens (70%), those living alone (67%), Southerners (65%), country dwellers (65%), and those without children (64%).

**Resale value** is most important to Asians (100%), African-Americans (80%), those with graduate degrees (69%), those over 50 (65–68%), those earning at least \$75,000 a year (64%), and married homeowners (62%).

**Curb appeal** is most important to African-Americans (66%), senior citizens (56%), and women (52%).

**Living with or near neighbors who share your values on homeownership** is most important to Hispanics (78%), those without a high-school diploma (64%), Southerners (58%), and those earning less than \$25,000 a year (53–58%).

**Attractiveness of neighbors' homes** is most important to those earning \$15,000–\$25,000 a year (52%), senior citizens (46%), and Westerners (41%).

**Reducing the time spent maintaining the house or lawn** is most important to Hispanics (64%), Southerners (43%), and senior citizens (41%).

Living close to **schools or churches** is most important to Asians (61%), African-Americans (54%), those without a high-school diploma (50%), those in households of 5 people (39%), women (36%), Southerners (36%), senior citizens (36%), and suburbanites (35%), and those earning less than \$25,000 a year (34–35%). It is *least* important to young adults 18–29 (18%).

Living close to **shopping opportunities** is most important to Hispanics (69%), Asians (61%), large-city dwellers (32%), and Southerners (31%). It is *least* important to young adults (2%).

Living close to **cultural opportunities** is most important to those without a high-school diploma (29%), those earning \$15,000–\$25,000 a year (27%), those with graduate degrees (24%), those over 50 (19%), and those in households of 1 or 2 people (18–19%). It is *least* important to Midwesterners (11%).

Living close to **recreational activities** is most important to Asians (61%), Easterners (24%), senior citizens (23%), suburbanites (23%), and those with incomes above \$75,000 (20%).

35 – 46. Now, for the same list, please rate your current home on how well it measures up to each on a scale of 1 to 5, with 1 being fails completely to measure up and 5 being completely measures up.

**Table 5. How Current Home Measures Up** (ranked by %)

	<b>Measures up (4 + 5)</b>	<b>Neutral (3)</b>	<b>Fails (1 + 2)</b>	<b>Not sure</b>
Living in a safe or secure neighborhood	87	10	3	0
Living in a quiet neighborhood	85	10	5	0
Your property’s resale value	84	9	4	3
Privacy	81	15	4	1
Your home’s curb appeal	73	20	6	1
Living with or near neighbors who share your values on homeownership.	73	18	7	2
The attractiveness of your neighbor’s homes	72	20	7	1
Living close to schools or churches	70	19	11	1
Living close to shopping opportunities	56	26	18	0
Living close to recreational activities like swimming pools, tennis courts, or golf courses	50	24	25	1
Reducing the time you spend maintaining your house and/or lawn	44	38	14	3
Living close to cultural opportunities like movie theaters, museums, and concert halls	42	31	26	1

Almost nine out of ten homeowners say they live in a safe (87%) and quiet (85%) neighborhood where their house maintains its resale value (84%) and grants them some privacy (81%). More than seven out of ten are also pleased with their home’s curb appeal (73%), the home-oriented values of their neighbors (73%), the attractiveness of their neighbors’ homes (72%), and their proximity to schools or churches (70%).

Respondents’ feelings are mixed, however, on their current proximity to shopping, outdoor recreational, and cultural opportunities, and on the amount of time they have to spend maintaining their house or lawn.

Based on the percentage of respondents who are fully satisfied with their home in each category (choice 5) :

Most satisfied with their **safe neighborhood** are those without a high-school diploma (82%), Asians (79%), senior citizens (77%), divorced/widowed homeowners (69%), Westerners (69%), suburbanites (68%), women (66%), those without children under 17 (64%), and young adults (63%). *Least* likely to be fully satisfied are those earning \$35,000–\$50,000 a year (38%).

Most satisfied with their **quiet neighborhood** are Asians (79%), senior citizens (65%), those without a high-school diploma (65%), those in households of 2 people (62%), African-Americans (59%), country dwellers (59%), those without children under 17 (57%), Midwesterners (55%), and Westerners (55%). *Least* likely to be fully satisfied are Southerners (43%) and those earning \$35,000–\$50,000 (29%).

Most satisfied with their home's **resale value** are Westerners (69%), Asians (68%), African-Americans (67%), those earning more than \$75,000 a year (66%), those with graduate degrees (65%), those in households of 2 people (63%), Easterners (61%), adults 50–64 (61%), and suburbanites (60%).

Most satisfied with their **privacy** are Asians (93%), Hispanics (80%), those earning less than \$15,000 a year (77%), those earning \$15,000–\$25,000 (69%), Westerners (66%), senior citizens (66%), divorced/widowed homeowners (65%), large-city dwellers (60%). *Least* likely to be fully satisfied are those earning \$50,000–75,000 a year (41%).

Most likely to be fully satisfied with their home's **curb appeal** are senior citizens (49%), high-school graduates (42%), suburbanites (40%), Westerners (39%), Easterners (36%), adults 50–64 (36%), and whites (36%).

Most likely to be fully satisfied with the **attractiveness of their neighbors' homes** are Asians (81%), those earning less than \$25,000 a year (37%), senior citizens (36%), divorced/widowed homeowners (36%), those living alone (33%), those earning more than \$75,000 a year (32%), women (32%), and suburbanites (31%). *Least* likely to be fully satisfied are young adults (10%) and Hispanics (14%).

Most likely to be fully satisfied with the **amount of time they have to spend on maintenance** are Asians (61%), African-Americans (47%), those earning \$15,000–25,000 (36%), high-school graduates (34%), senior citizens (31%), those in households of 2 people (31%), those in large and small cities (27%), Midwesterners (26%), and those with graduate degrees (26%).

Most likely to be fully satisfied that their **neighbors share their values on homeownership** are African-Americans (69%), Hispanics (68%), high-school graduates (55%), Southerners (54%), senior citizens (52%), those earning \$15,000–\$25,000 a year (52%), and those who have lived in their homes for more than a decade (47%).

Most likely to be fully satisfied with their proximity to **schools and churches** are Asians (72%), those in households of 5 people (68%), young adults (62%), Hispanics (52%), those earning \$50,000–\$75,000 (50%), Westerners (49%), those with graduate degrees (49%), and women (49%).

Most likely to be fully satisfied with their proximity to **shopping opportunities** are Hispanics (59%), large-city dwellers (50%), those earning \$35,000–\$50,000 (41%),

Westerners (40%), and young adults (34%). *Least* likely to be satisfied are country dwellers (17%) and single homeowners (20%).

Most likely to be fully satisfied with their proximity to **recreational activities** are Westerners (35%), those with graduate degrees (32%), *Least* likely to be fully satisfied are country dwellers (16%).

Most likely to be fully satisfied with their proximity to **cultural opportunities** are Hispanics (68%), those earning \$35,000–\$50,000 (35%), large-city dwellers (34%), Westerners (30%), young adults (25%), and those with graduate degrees (25%). *Least* likely to be satisfied are country dwellers (10%).

*47. Not considering any improvements you may have done to improve your home, would you say that the value of your home has generally increased, generally decreased, or stayed about the same since you purchased it?*

Increased	86%
Stayed the same	12
Decreased	1
Not sure	1

Almost nine out of ten respondents say their home has increased in value since they purchased it (86%). Most of the remainder say this value has stayed the same (12%).

Those living in the West are overwhelmingly likely to say their home has increased in value (95%).

Not surprisingly, many of those who have lived in their home for less than ten years say their home's value has not changed (22%). This response is echoed by 61% of Asians, one in three young adults (32%), and almost one in three of those without a high-school diploma (31%) and those earning less than \$15,000 a year (29%).

*48. Which of the following, if any, best describes when you anticipate moving next?*

Less than 6 months	2%
6 months to 1 year	3
1 year to 3 years	11
3 years to 5 years	8
More than 5 years	12
Do not plan on moving	60
It depends	2
Not sure	2

Six out of ten American homeowners have no plans to move (60%). More than one in ten say they will not move in the next 5 years (12%), and another one in ten allow for 1 to 3 years (11%).

Most likely to stay in their homes permanently are Hispanics (91%), Asians (89%), those earning less than \$15,000 a year (85%), those without a high-school diploma (78%), those with a high-school diploma (71%), divorced/widowed homeowners (72%), those living alone (70%), Southerners (68%), and country dwellers (66%). Not surprisingly, the percentage also increases steadily with age.

Most likely to move within the next 3 years are single homeowners (25%), adults aged 30–49 (24%), those earning \$50,000–\$75,000 a year (23%), large-city dwellers (21%), young adults 18–29 (20%), and those who have lived in their homes for less than a decade (20%).

*(Questions 49-50 asked only of those planning on moving at some time.)*

49. When looking into your next move, will you be purchasing a home again, or will you be renting a home?

Purchase again	85%
Renting	8
Not sure	8

Almost nine out of ten homeowners plan to buy again. A small minority of 8% say they will rent, and another 8% are not sure.

Most likely to switch to a rental are those earning \$15,000–\$25,000 a year (32%), senior citizens (23%), those earning less than \$15,000 (21%), divorced/widowed homeowners (18%), and Easterners (14%).

50. Which of the following best explains the **main** reason why you plan on moving within the next 5 years?

Just need a change	16%
Need to relocate for a job	15
Want to move closer to family and/or friends	14
Want to move to a better climate	10
Just hate my current house	0
*Other	42
Not sure	3

**\*Other:** Health reasons/getting too old (45); Want to downsize (20); Need bigger home/more room (15); The cost of living (8); Want to move to the country (6); Want to move to a different state (4); No particular reason (2); Are neighborhood is declining (2); To make some money on the sale (2); Want to live in a condo (2); Do want to do the upkeep anymore (2); Already sold our house (2); We love Florida and the beach; Building a home; Will be inheriting; Highway is coming through and we have to move; Political situation is making us move out of the country; Need a home that is more handicap accessible

Residents have highly varied reasons for planning a move. Among the choices given, some just need a change (16%), some anticipate relocating for work (15%), and some want to be closer to family or friends (14%). Virtually no one said they hated their current house.

*51. Would you consider moving into a home that is governed by a Homeowners Association (or condominium or cooperative)?*

Yes	31%
No	66
Not sure	4

Two out of three respondents (66%) would not even consider moving into a home that was governed by a Homeowners Association, condominium, or cooperative. Three in ten say they would consider this option (31%).

Asians (61%) and people with graduate degrees (47%) are the most amenable to living within an association, along with -- or including -- African-Americans (43%), suburbanites (42%), those earning more than \$75,000 (40%), adults 50–64 (39%), Easterners (37%), and college graduates (34%).

*52. Could you briefly explain why not?*

I want my freedom/independence (144)  
Too many restrictions/don't want to be told what to do (128)  
I'm satisfied where I am (62)  
I like my privacy (46)  
Do not expect to move again (24)  
Don't want to pay the fees (21)  
Associations are more trouble than they are worth (19)  
I'm too old to consider it (12)  
I like to do my own yard work (8)  
I have animals and want to keep them (3)  
I want to live in a condo (2)  
If I was going to move, I'd move overseas  
We already belong to an HOA  
No comment/no opinion (111)

53. *What, in your own words, would be the best thing about living in a Homeowners Association (or condominium or cooperative)?*

Maintenance-free	30%
Responsible neighbors	6
Clean/attractive neighborhood	6
Safe neighborhood	5
Amenities like swimming pools, tennis courts, golf courses, etc.	2
Quiet neighborhood	1
*Other	17
Nothing good	17
Not sure	16

**\*Other:** Rules and regulations guarantee a good quality of life (39); Security (13); Help you with the upkeep of your property (13); Increases property values (13); Shared responsibility (8); The homeowners are in control (7); Doesn't appeal (4); Good for the elderly (4); Convenience (3); All of the above (2); Living with neighbors who share your values (2); You can do what you want within reason; Recreational opportunities; Someone else can make the decisions; The privacy

One in three respondents would like to have an association maintain their surroundings (30%). More than half that many, however, say there would be nothing good about HOA membership (17%), and 16% are not sure what benefits would accrue.

Young adults (46%) are the most likely to relish outside help with their maintenance. Women are somewhat more likely than men to feel likewise (34% vs. 26%). In contrast, Asians (11%) Hispanics (14%), and singles (19%) are largely unmoved by the idea.

One in ten suburbanites feel an association would guarantee them a clean, attractive neighborhood (10%).

54. *What would be the worst thing about living in a Homeowners Association (or condominium or cooperative)?*

Restrictions on exterior home improvements	14%
Paying dues	10
Restrictions on types of vehicles	2
Restrictions on landscaping	2
Restrictions on parking	1
Restrictions on pets	1
*Other	50
Nothing bad	6
Not sure	16

**\*Other:** Too many rules (96); I don't want to be controlled by others (81); Privacy (57); Neighbors (48); Don't like the uniformity (36); The arguments (13); All of the above (11); The fees (7); Members flouting the rules (6); The restrictions (6); Don't like sharing space (6);

Doesn't appeal in anyway (5); No problems (5); It's inefficient (4); Can't take care of my own yard (3); Judging other people (3); Politics (2); Worry about fires and stuff like that (2); Poor management; Deer are moving into the neighborhood;

Restrictions on exterior home improvements are the most daunting prospect of living within an association (14%), followed by paying dues (10%). However, responses are highly individualized; 50% of those surveyed gave a free response.

Most likely to object to restrictions in exterior improvements are those earning \$15,000–\$25,000 a year (33%) and single homeowners (19%). Most likely to object to dues are those earning \$25,000–\$35,000 (19%), Westerners (16%), African-Americans (16%), and large-city dwellers (13%).

*55. Which of the following best describes the most you would agree to pay to a Homeowners Association (or condominium or cooperative) per month if you found a home you really wanted to purchase that belonged to an association?*

Less than \$25	18%
\$25-\$50	16
\$51-\$100	19
\$101-\$300	13
\$301-\$500	3
More than \$500	1
Do not pay dues	11
Not sure	19

A slight majority of homeowners (53%) say they would not pay more than \$100 a month to belong to a homeowners' association. Almost one in five (18%) say they would not even pay \$25.

A strong minority of Hispanics (40%) and Southerners (27%) say they would pay less than \$25.

A plurality of Westerners (28%) would pay \$51–\$100, as would a plurality of suburbanites (27%).

Suburbanites (22%) and Easterners (19%) are the most likely to say they would pay \$101–\$300.

Notably, income has very little bearing on the amount a respondent would be willing to pay for association membership.

56. *Considering your current community, does the number of foreclosures seem to be excessive, does it seem to be lower than average, or it is about what you expected?*

Lower than average	42%
About expected	24
Excessive	7
Not aware/not sure	27

More than four in ten respondents perceive the number of foreclosures in their community as lower than average (42%). A strong minority are not sure (27%), and most of the remainder say the number is about what they expected (24%).

Asians are particularly likely to feel that the number of local foreclosures is “excessive” (61%), followed distantly by African-Americans (15%) and small-city dwellers (10%).