



Coalition for Community Housing Policy in the Public Interest

2015 National HOA Survey

Hosted by: Association Evaluation, LLC

Results tabulated from July 10-August 29, 2015

Introduction

CHPPI conducted a nationwide online survey of homeowners and real estate sector professionals to determine public perception of HOAs. The survey asked respondents to rate the relative seriousness of 26 commonly documented HOA problems and complaints, whether or not they have been involved in a dispute with their HOA, and if they suffered any adverse effects.

More than 300 people responded to the survey within a 50 day period.

Results indicate that half of respondents work in the Real Estate industry, and nearly 1 in 5 identify themselves as Community Volunteers.

The remainder of respondents work in a variety of other Occupational Sectors. The survey was not strictly limited to current HOA owners, although 92% of respondents currently own property in a Homeowners Association.

Throughout this report, the term “Homeowners Association” refers to planned communities (e.g., homeowners associations, property owners associations, common interest developments, horizontal regimes, condominium communities, and housing cooperatives.)



SURVEY RESULTS

What's the Problem with HOAs?

Fig. 1

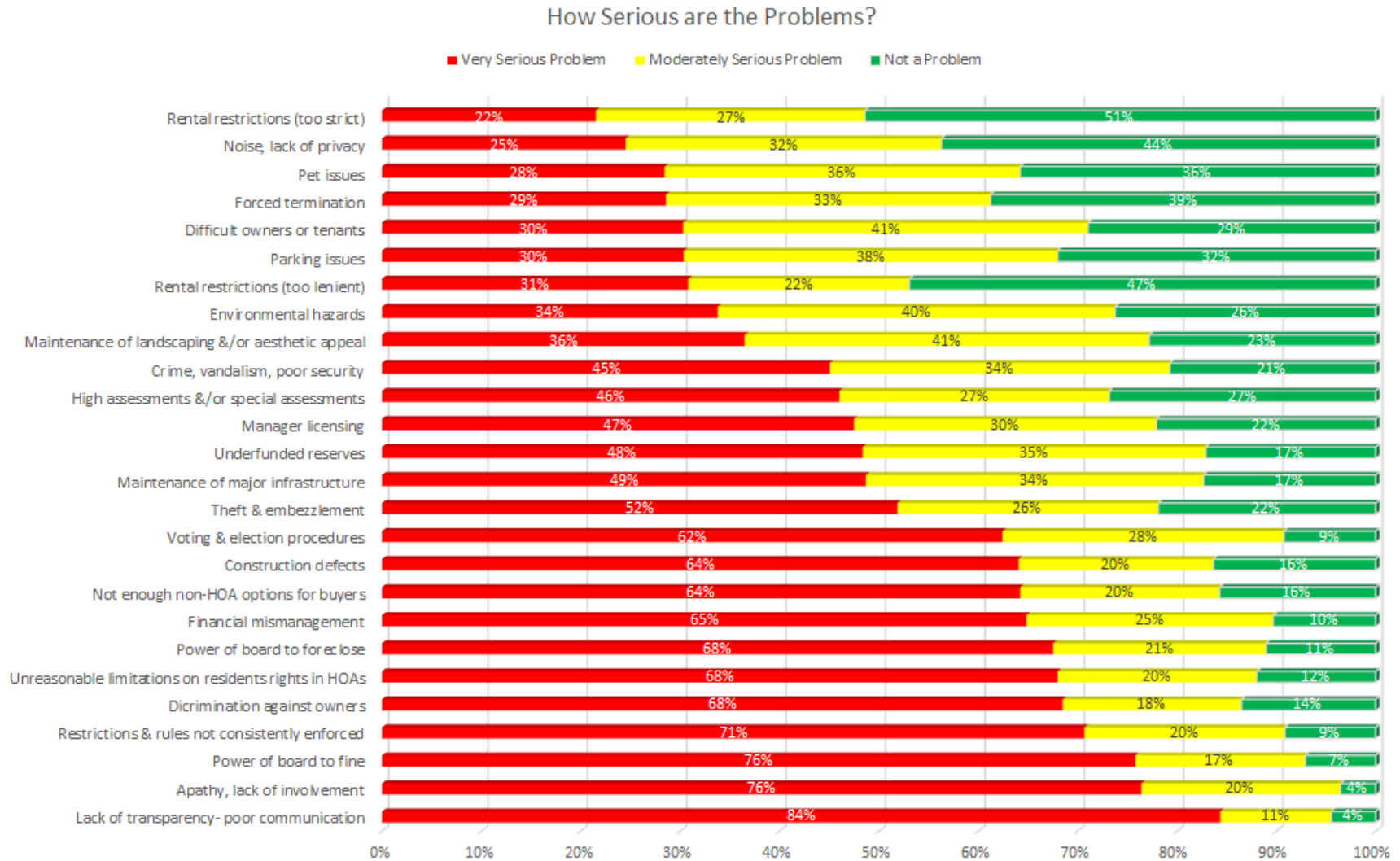
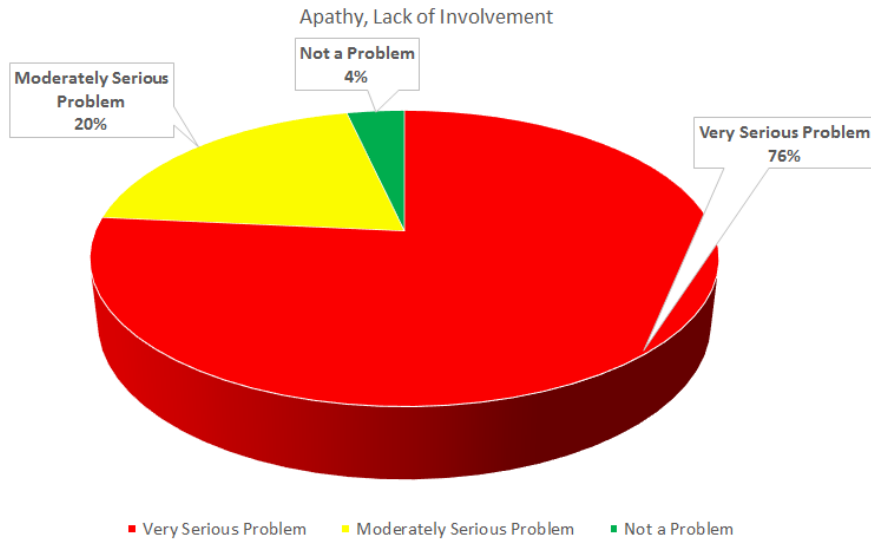


Fig. 1A



So, Who Cares About My HOA?

No one. And that's a problem. **96%** of our respondents stated that there is at least a moderate problem with "Apathy, lack of involvement."

How is my money being spent?

95% of our respondents felt that a "Lack of transparency-poor communication" was at least moderate problem, while a shocking **84%** felt that it was a "Very serious problem."

Fig. 1B

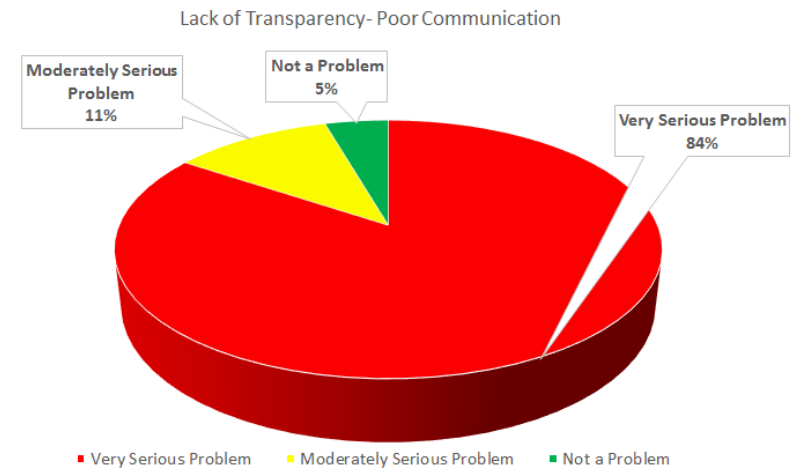
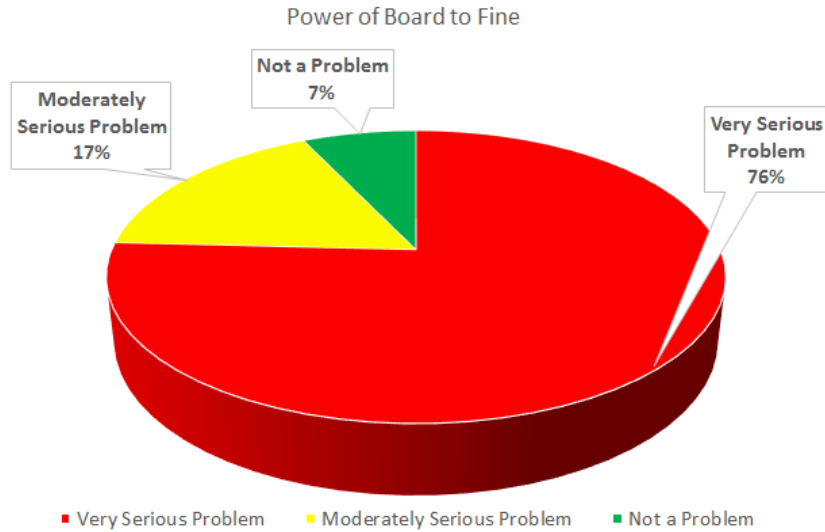


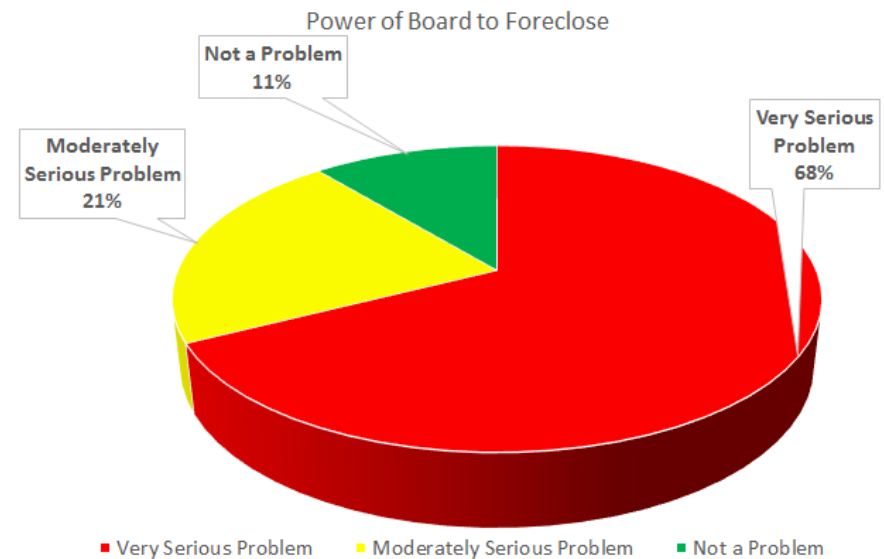
Fig. 1C



Is Your HOA Board’s “Power to Fine” a problem?

An overwhelming **93%** of respondents feel there is at least a moderate problem with their HOA’s “Power of Board to Fine.”

Fig. 1D



Is Your HOA Board’s “Power to Foreclose” a problem?

An overwhelming **89%** of respondents feel there is at least a moderate problem with their HOA’s “Power of Foreclose.”

Unreasonable Limitations?

88% of our respondents stated that there is at least a moderate problem with “Unreasonable Limitations on Residents’ Rights in HOAs”

Fig. 1E

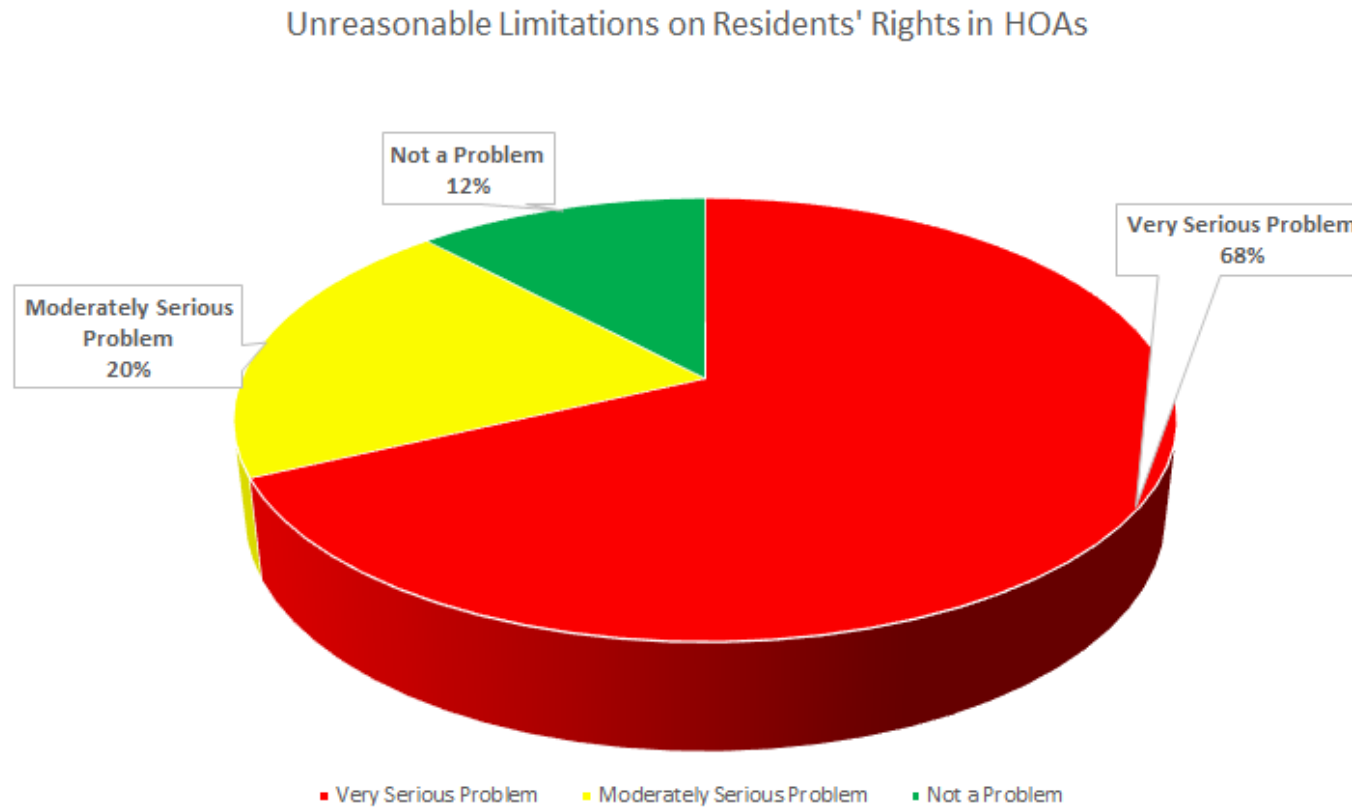
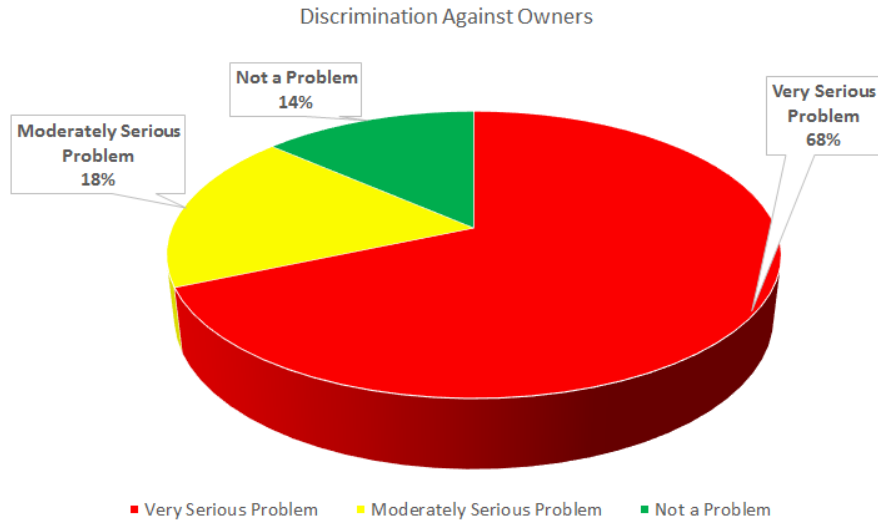


Fig. 1F



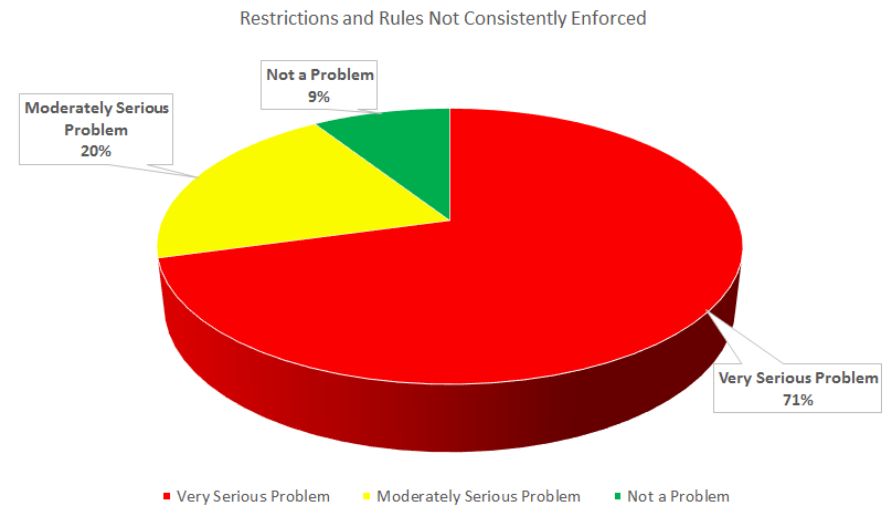
Is Discrimination a problem?

It seems so. **86%** of respondents feel that residents in Homeowners Associations experience at least a moderate problem with “Discrimination Against Owners.”

Is Consistency a problem?

It seems so. An overwhelming **91%** of respondents feel there is at least a moderate problem with “Restrictions and Rules Not Consistently Enforced.”

Fig. 1G



Not Enough Options?

84% of respondents stated there is at least a moderate problem with “Not Enough Non-HOA Options for Buyers”

Fig. 1H

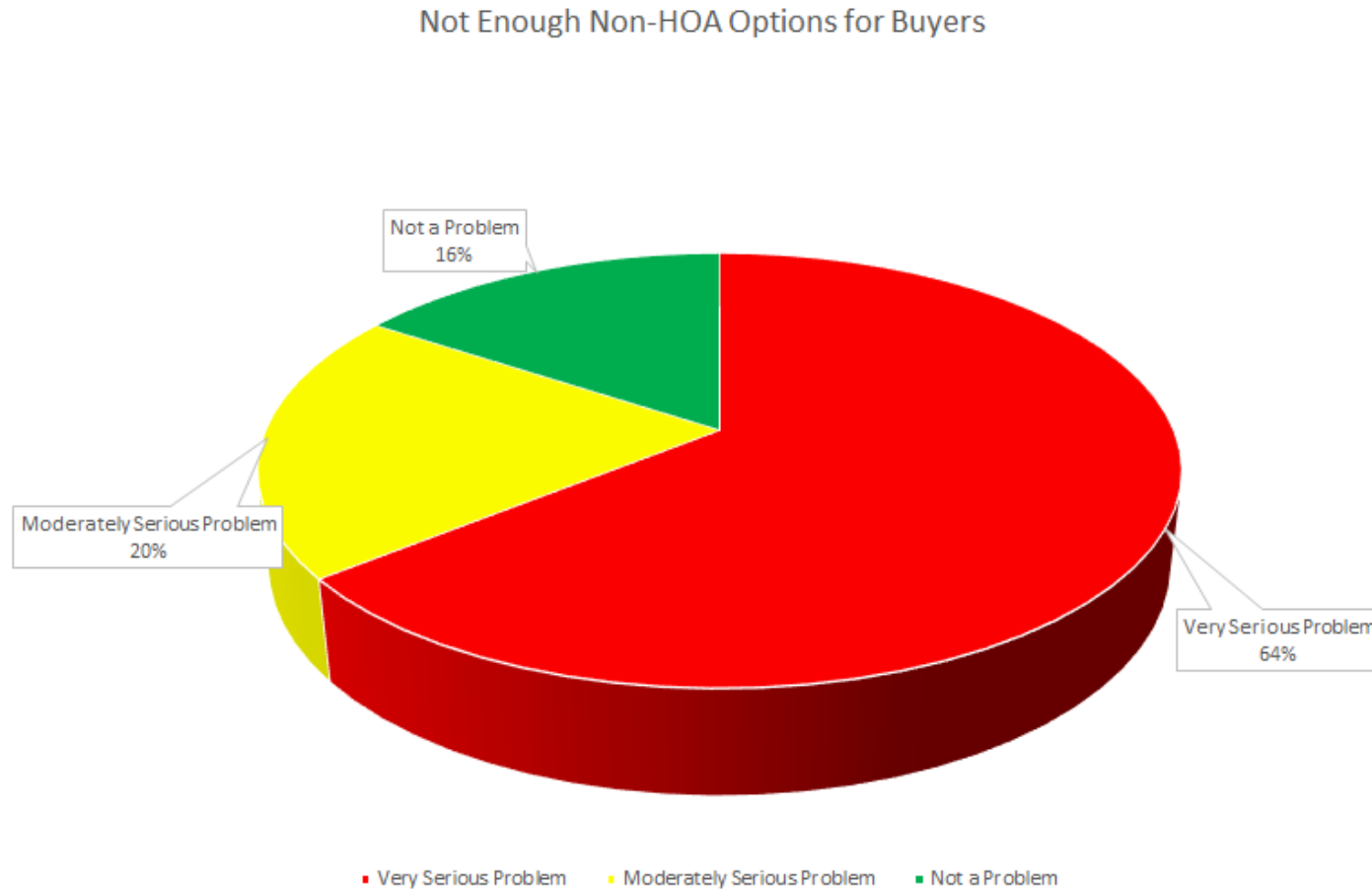
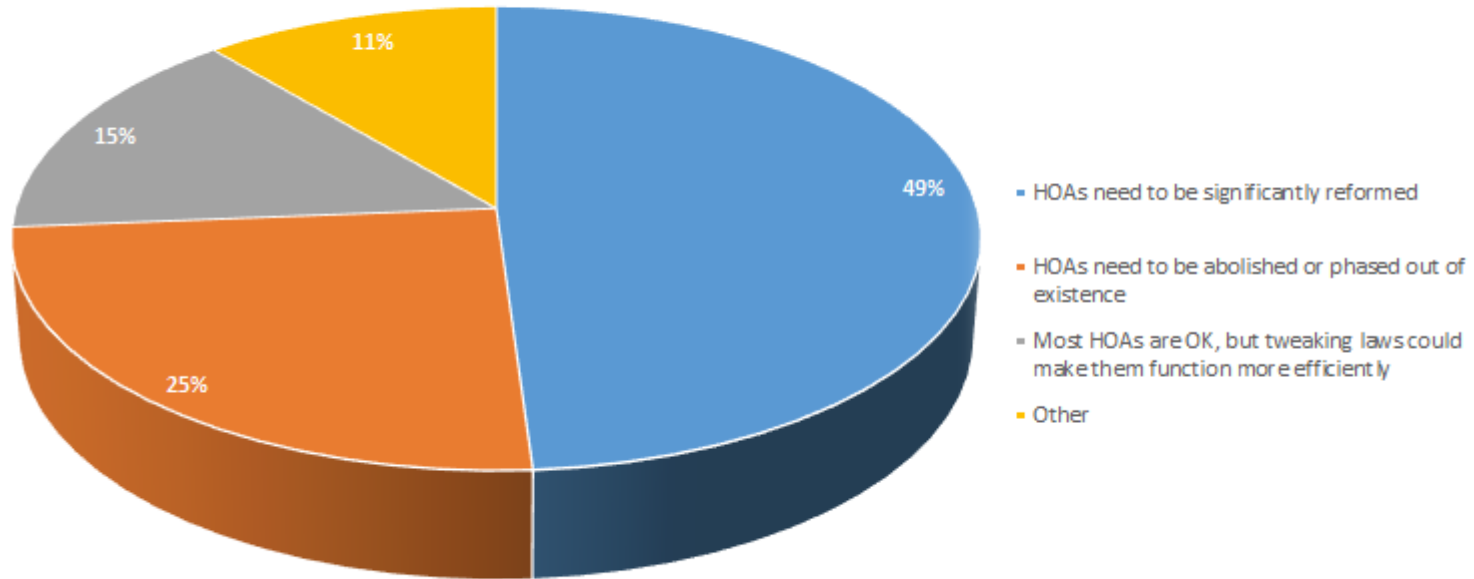


Fig. 2

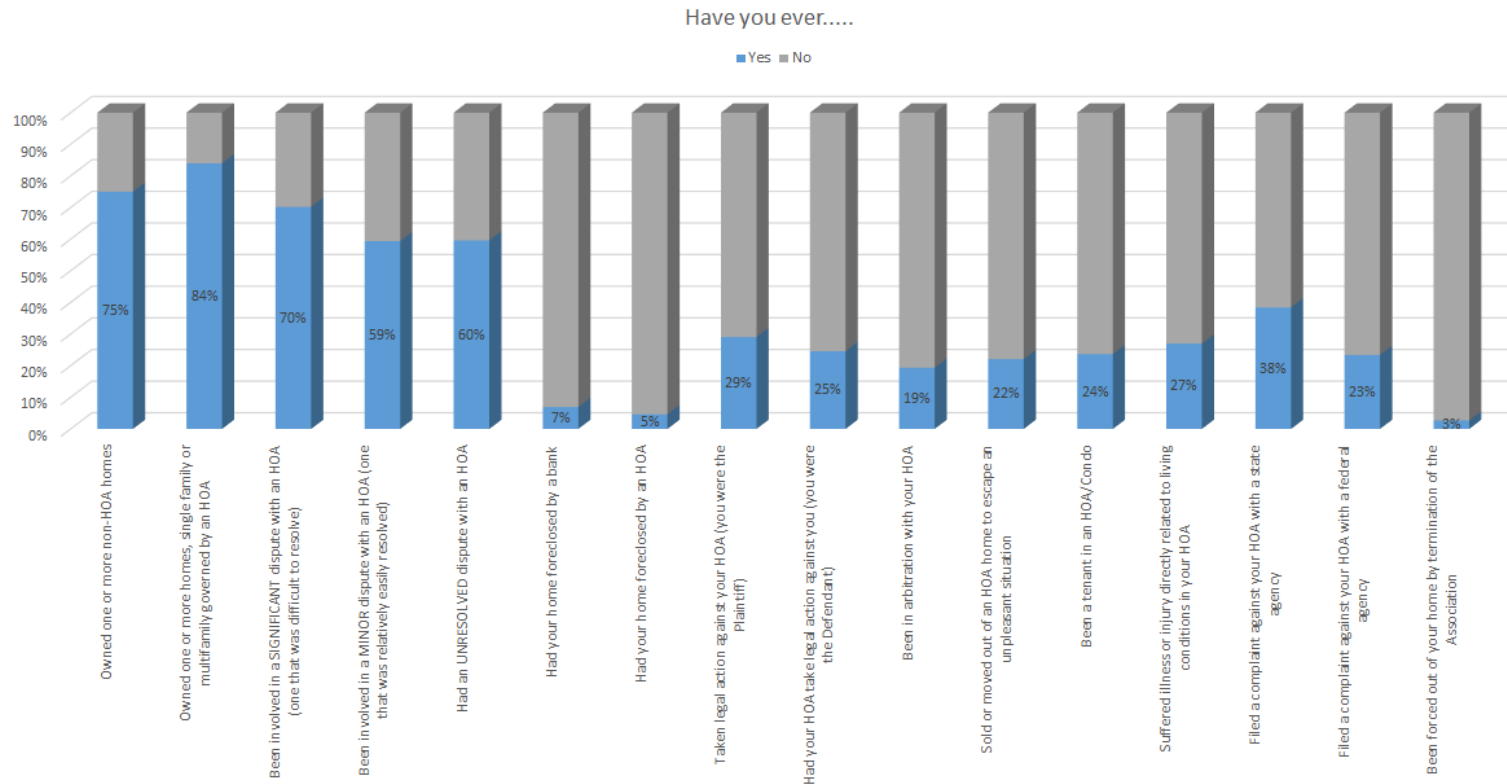
Best Describe Your Philosophy about HOAs



Nearly half of all respondents feel that “HOAs need to be significantly reformed.” 25% feel that “HOAs need to be abolished or phased out of existence.” 15% felt that “Most HOAs are OK, but tweaking laws could make them function more efficiently.”

RESPONDENT DEMOGRAPHICS

Fig. 3



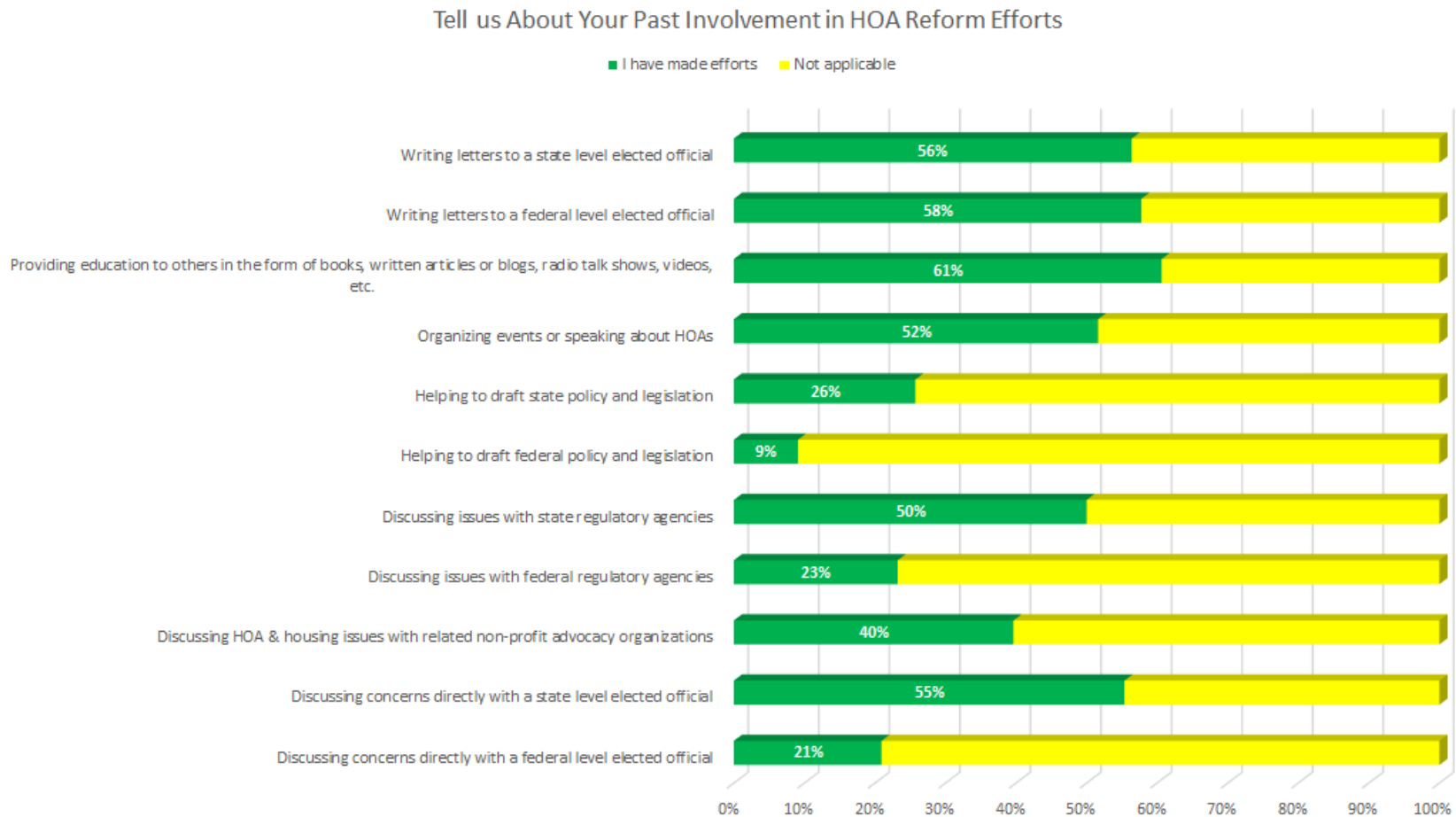
More than two-thirds of respondents have been involved in a significant dispute with an HOA, and 60% of those disputes were unresolved.

More than 1 in 4 respondents have been involved in legal dispute with their HOA, 23% have filed a complaint with a federal agency, and 38% have filed a complaint with a state agency.

Notably, another 27% report that they have suffered negative health effects related to residing in an HOA.



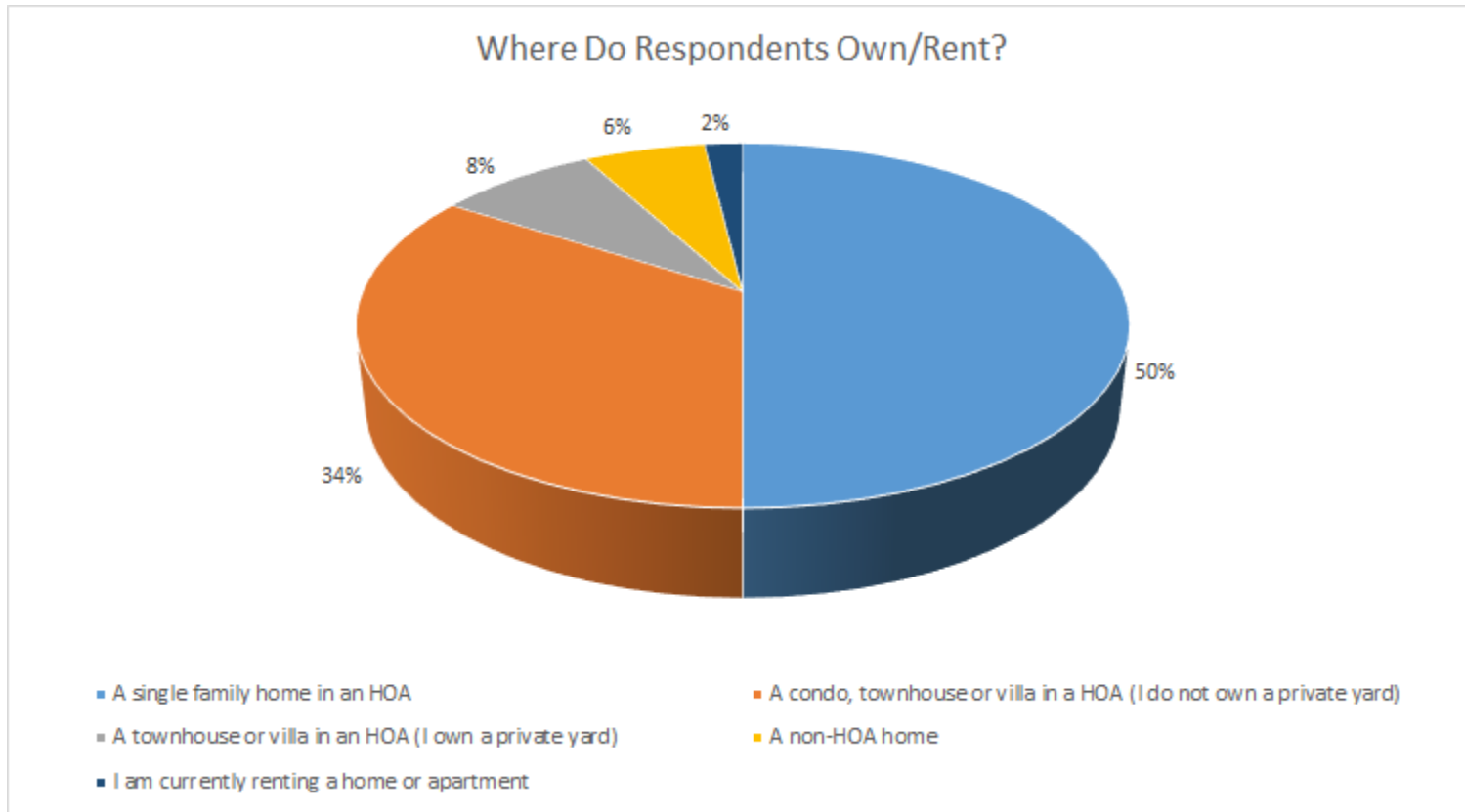
Fig. 4



Respondents to this survey have been involved in various stages of HOA reform- from writing articles and blogs to discussing their concerns directly with federally elected officials.

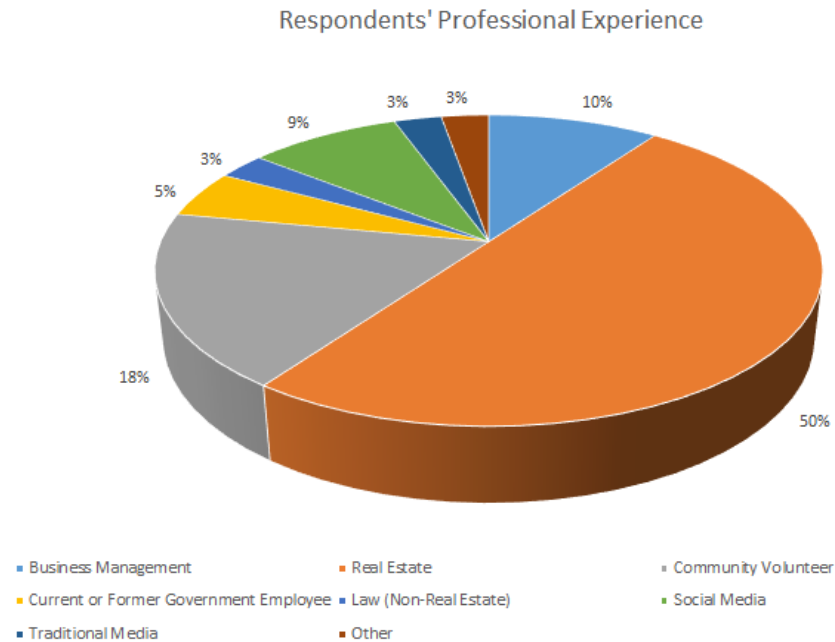
More than half of survey respondents have communicated with state elected and regulatory officials, and 1 in 4 has helped draft state legislation, yet the problems persist.

Fig. 5



- * 50% of respondents live in a single family home in an HOA
- * 34% of respondents live in a condo, townhouse or villa in an HOA (no private yard)
- * 8% of respondents live in a townhouse or villa in an HOA (with private yard)
- * 6% of respondents live in a non-HOA home
- * 2% of respondents are currently renting a home or apartment

Fig. 6



- * 50% of respondents are in “Real Estate” (property management, brokerage, construction, land use, and law)
- * 18% of respondents are “Community Volunteers”
- * 10% of respondents are in “Business Management”
- * 9% of respondents are in “Social Media”
- * 5% of respondents are “Current or Former Government Employees”
- * 3% of respondents are in “Law (Non-Real Estate)”
- * 3% of respondents are in “Traditional Media”
- * 3% of respondents are categorized as “Other”

What do These Survey Results Mean?

The CHPPI survey reveals that industry professionals and community volunteers alike agree that the HOA industry faces serious challenges. Many participants took the time to add comments to the survey, offering clarification and amplifying survey results.

In conclusion, respondents overwhelmingly agree that the HOA industry must respect and uphold the basic rights of its residents, and enable and empower housing consumers with full transparency, effective communication, and, most of all, diversity in housing choices.

The following truth has become widely accepted in both business and government sectors: when the consumer or constituent complains, that's a good thing. It gives industry and government an opportunity to improve its services and strengthen personal relationships. CHPPI intends that the results of this survey are interpreted with this philosophy in mind.

