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Common Interest Communities and The American Dream

Over the past 20 years a new form of residential development has proliferated in the United States, a form which seems to reintroduce traditional elements of community. In common-interest communities -- condominiums, planned developments, and cooperatives -- property is held in common, and owners are automatically members of an association whose elected board has the power to set and enforce rules governing common and individual property and to raise monies to maintain that property. Thus, common-interest communities return to the neighborhood an element of Toennies gemeinschaft community which has largely been lost, the interdependence of a group of people who do not chose each other but who are united through their shared ownership of land (Silverman, 1986). Common-interest developments also potentially resemble the early New England small town, where municipal decisions were reached through open meetings of citizen property owners.

This structure of common-interest communities makes interdependence among neighbors both explicit and unavoidable. Homeowners in the typical residential neighborhood in the United States are able to ignore their neighbors if they wish, and must rely on voluntary organizations to represent their common interests. Homeowners in common-interest communities automatically belong to their association, own property together, and share in the use of common area facilities of the type normally provided by external agencies. In townhouse and apartment developments, they also share walls. And, shared walls, shared spaces, and shared ownership mean that community standards for acceptable use and behavior must be determined and upheld (Silverman and Barton, 1984). But, despite a structure which virtually demands involvement, most common-interest community homeowners either participate very little in the affairs of the association or participate in ways that emphasize the values of individual property ownership rather than those of community interdependence. In this article, we will discuss the reasons why this is the case. We will use data gathered in a state-wide

survey of associations in California, as well as 12 case studies, to argue that cultural understandings of the meaning of private property are in conflict with the reality of common-interest community living. Residents generally handle this tension by drawing on their understandings of the rights associated with private property rather than on the norms of neighborliness.

We will first briefly summarize the demographics of common-interest communities. Then we will discuss our research design. Finally, we will turn to the meaning of homeownership in the United States and the importance of this understanding to common-interest community participation.

Common-Interest Communities

There is a tendency to think of common-interest developments as satisfying the needs of specialized portions of the population: urban apartment dwellers, young singles, and retirees. In fact, they have become an integral part of the housing stock and in some areas constitute the majority of all new residential development.

Common-interest agreements can exist in all forms of housing from single-family detached dwellings to apartment buildings. They are simply a means to permit ownership of common property. In cooperatives, the common property includes everything: buildings, land, and all other facilities. Cooperative owners purchase a share in the common property, which entitles them to the exclusive use of a residence. In condominiums and planned developments, members own their individual units. The units encompass only the airspace in apartments and some townhouses, while they include the building structure and surrounding land in single-family and some townhouse developments. Under condominium ownership, they also own an undivided share in the common property, which is managed by a homeowners' association in which all owners are members. In planned developments, the homeowners' association owns the common property and the owners control the association. In the United States, apartments are usually organized as condominiums, developments of single-family detached houses as planned developments, and both forms are widely used for townhouses.

Common-interest developments have existed in one form or another virtually throughout the history of the United States. The first were early nineteenth century developments of houses for the well-to-do, built surrounding a private park and streets, and protected physically by gates and legally by private covenants restricting the property to limited residential uses. During the early twentieth century, cooperative ownership of apartments became common in New York City, where the first condominium was also established after World War II. The federal mortgage insurance system revised its rules to include cooperatives and condominiums in 1962, following which the states passed parallel legislation creating a legal framework for this complex form of ownership. Condominiums then became widely used. In general, American homebuyers and lending institutions have been much more receptive to condominium and planned developments, which come under the familiar rubric of homeownership, than to cooperatives in which ownership is entirely shared.

Although common-interest communities are sometimes equated with affluent lifestyles, and exclusive developments have been formed to provide protection and facilities to the wealthy, most are an adaptation to the declining proportion of the population that can afford conventional housing. By building at higher densities, developers reduce land costs, while shared walls, wiring, and plumbing reduce construction costs. Common-interest developments are also an effort on the part of local municipalities, particularly in California where local governments must cope with the effects of the Proposition 13 property tax limitation, to reduce fiscal responsibilities by transferring ownership of (and therefore maintenance responsibility for) infrastructure such as sewers, roads, and parks onto the association.

It is difficult to obtain reliable figures for the number of common-interest communities in the United States. Despite fluctuations in the housing market, they have accounted for over 15 percent of all housing starts in the United States during the 1980s (United States Construction Reports Series 20, 1987). Estimates of the number of associations range as high as 100,000, with the true figure probably being somewhat lower.

Research

The data we discuss were drawn from two sources: a mail survey of associations in the State of California and 12 case studies of associations in Northern California (Barton and Silverman, 1987).

Since no frame was available of only common-interest developments, we used a keyword search to draw a sample of 1000 associations from the Mutual Benefit Corporation listing produced by the California Secretary of State's Office. A questionnaire covering a wide range of issues pertaining to association functioning was then sent to board presidents. We received returns from 77 percent of the associations for which we had valid addresses. Once the data were cleaned of associations that were for some reason inapplicable -- chiefly projects that had not yet been sold, or had been sold to one owner and rented -- we had a final sample of 579 active associations.

The mutual-benefit listings only include incorporated associations. No listing is available in California of the unincorporated ones, which tend to be very small and are estimated to be about 10 percent of the population.¹ Therefore the sample is biased towards larger associations, although small ones are certainly well represented. Some 25 percent of the sample was of associations of 16 units or less, and the median association size was 43 units.

The case study associations were selected to broadly represent the range of types found in our survey, and varied in size, price, type of management, and level of internal difficulties. In each association, at the minimum, we reviewed association documents, attended a board or annual meeting if the association held one, and interviewed a member of the board. In most of the case studies, we also interviewed a number of involved and sometimes uninvolved members. In all, we conducted 50 depth interviews of association owners and residents.

Finally, the research was supplemented by 20 depth interviews with a wide range of professionals who work with common interest developments.

¹The estimate comes from David Warner, State of California Department of Real Estate, March 1987.

Community Participation and Common-Interest Developments

In most residential neighborhoods there either is no neighborhood association, or membership in the association is voluntary. In some residential neighborhoods, membership in a local association is mandatory, but the powers of the association are limited to enforcement of covenants establishing uniform architectural standards and permissible land uses.² In common-interest communities, not only is membership mandatory -- indeed, the association is established by the developer prior to the sale of any of the units -- but the powers of the association are far-reaching. The elected board and appointed committees have the right to set and enforce rules covering both common and individual property. Common-interest developments may require particular types of carpeting or other soundproofing, restrict the presence of children or pets, and regulate the color of doors and curtains, the design of porches, patios, and walks, the use of alcoholic beverages in public areas, parking, the use of swimming pools and tennis courts, and even the use of residences by relatives and friends of the owner. The association manages common property which can include buildings, roads, parks, playgrounds, water and sewer lines, swimming pools, golf courses, and tennis courts. It can also provide such services as landscaping, lawn care, security patrols, and sanitation. The association further has the power to raise monies through regular and special assessments and to punish members for rule violations by revoking voting rights and rights to use the common areas, and by leveling fines. In the case of non-payment of dues, the board can place liens and foreclose upon the unit.

Although the association's powers are broad and its activities directly affect residents' quality of life and owners' property values, participation in the association is usually sparse. A median of 11 percent of residents serve on boards, committees, or on another volunteer basis.³

²Racial and religious restrictions on residences were a major reason for the spread of such mandatory associations, but enforcement of such restrictions was held unconstitutional in 1948 (Vose, 1959).

³This figure is an estimate. Our survey asked for the number of people serving on the board, serving on committees, and helping the association in some informal way. Since we do not know how many board members were also committee members, we assumed that, in the case where the board did serve on committees, one-third of the total committee members were also on

Virtually all of this was based on board membership, which is mandated by the structure of the association. Looking only at the numbers who serve on committees or some other volunteer basis, the mean percentage involved was .05.⁴ In 21 percent of the cases, there were fewer people running for the board in the last election than there were seats. In 30 percent of the cases, the association was unable to get a majority to vote or assign proxies in the last election.⁵

In the words of one board president:

Apathy reigns supreme: most owners want some unpaid volunteer to make decisions for them rather than attending board meetings or annual membership meetings.... We are running out of fools who will volunteer their time.

Most residents let the board make decisions rather than becoming involved themselves. Only 16 percent of the boards reported that members gave them a lot of support, and 39 percent reported that members did not care one way or the other. (The remainder reported that at least some members argued with the board a lot, a point which will be discussed later.)

The lack of interest in association governance could be seen in many of the case study associations. In one 90-unit association, the majority of the board were absentee owners who had been on the board from the founding of the association, when they themselves lived there, and who continued on the board because they could find no replacements. In fact, the association had not even bothered to hold an election in the past year because no one else wanted to run. A referendum on changing the pet policy, a topic of direct interest to the membership, failed to gather a necessary quorum and therefore failed.⁶ In another 25-unit association, a very tired board president, who essentially ran the association alone, tried to step down but was

the board, and subtracted accordingly. Finally, we estimated that there were two adults per household.

⁴Here, since board members who serve on committees volunteer to do so, the numerator was simply the number on committees or other volunteers with no correction for the presence of board members.

⁵All point estimates are plus or minus 4 percent at the 95 percent confidence level.

⁶In order for such measures to pass, some specified percentage of all owners, not just of those owners who vote, must approve.

unable to find a replacement -- and indeed was told by the remainder of the board that they too would resign if he even gave up the presidency to become a less-involved board member.

Obviously, not all associations fit this pattern. We have interviewed in associations where as much as one-third of the membership was involved in some way. But, the most frequent correlate of increased participation among the membership was dissatisfaction with the board's policies.⁷ While disagreement is a normal part of politics, in these associations, disagreements often took an abusive form.

We saw this type of angry and sometimes abusive behavior in several of our case-study associations. In one, a group of homeowners, angered by a high but unavoidable special assessment, circulated a petition listing only a post office box as a contact point, and then put up a candidate to run against the current board. In another, an annual meeting we observed was beset by accusations of secret dealings and unethical behavior, as a faction which was in essential agreement with the board on the issues attempted to elect its candidate. The meeting finally adjourned after three hours, not because of any official decision but because there no longer was a quorum of the board present as members left in disgust, in tears, or screaming.

Individual owners also acted angrily and sometimes abusively to board actions with which they disagreed. Thus, 44 percent of the board presidents reported that in the past year a member of the board had been harassed or subjected to personal accusations or that the board had been threatened with a law suit. Five percent of the boards had been sued by a member in the past year. Several board presidents we interviewed mentioned they had been threatened with bodily harm by residents unhappy with enforcement of association rules. For example, one homeowner, enraged because he could not post a for-sale sign on the lawn (which was common property), marched into the board meeting with the sign and threatened to hit the board with it. Many homeowners used the threat of a lawsuit as virtually their first resort, although this essentially meant they were suing themselves. In a more-than-usually substantive case, a

⁷When a partial correlation is run between whether members had argued with the board and whether there were more candidates than seats in the last election, controlling for the other correlates of increased participation (size of association and people's understandings of their association responsibilities), the r was .18 (sig. .000).

homeowner was angered because the association would not permit him to construct a permanent ramp on common property in the front of his unit for use by a disabled friend but instead asked that he use a temporary ramp which could be removed when he left the unit. He refused to accept the compromise and threatened to sue for discrimination against the disabled.

Common-interest communities increase the structural interdependence among neighbors. They own property in common, and are provided with a formal apparatus which permits them to make decisions for the individual and common betterment of their lives. Yet most people do not participate in this process, and many of those who do participate are abusive in their approach to the association.

A simple explanation for the lack of participation comes from collective-action theory. O'Brien (1975), for example, in discussing the lack of participation of residents in a neighborhood organization, refers to the free-rider problem. People who do not participate can still reap the benefits of the organization's efforts, with none of the costs. This approach, however, does not fully fit common-interest communities. It ignores the fact that owners and residents are directly and potentially negatively affected by the actions of the organization, and therefore have an immediate interest in its behavior. The approach further does not address why participation, when it occurs, is often abusive. The approach also fails in a more significant way. It theoretically separates the mechanism by which people chose to become involved from the structure of the organization and from cultural understandings. The economic model which weighs costs and benefits is not sensitive to the particular nature of community in these associations. To look at these issues, we must discuss the meaning of private property and the home, particularly the tensions between the norms of inclusion associated with membership in a community and the individual rights associated with property ownership.

Common-Interest Communities and the American Dream

One of the most strongly held values in American culture is that of home ownership. Since World War II all but the poorest Americans have come to expect that they will own their own home (Heskin, 1983). This home is far more than a shelter -- it serves symbolic purposes

much greater than simple protection from the elements. Homeownership not only is a right, it is a certification that one is a respectable citizen (Perin, 1977). The home, typically the purchasers' largest single investment, provides a mark of permanence, stability, and personal success.

The home also physically maintains as well as symbolically manifests two of the most important American values, freedom, and individuality (Seeley, Sims, and Loosley, 1956). At least within American society, the two concepts are related; one has freedom to the extent that one's actions as an individual (or member of a small group -- usually the family) are not constrained. Thus, American traditions of private property ownership emphasize the rights of the owner to do as he or she wishes with the property, rather than the obligations of the owner to use the property in a way that is responsible to the surrounding community. In general, private property is linked to freedom rather than to responsibility, limited by the rights of others rather than by a commitment to their well-being (Barton, 1985).

This tendency is reinforced when the private property at issue is a house because the home is considered the private refuge from worldly obligations. Deeply embedded within American culture is the notion that the true self is best displayed when one is distanced from society and involved in the private world of family and selected friends (Silverman, 1983; Rakoff, 1977). Once the basic unit of an economic system based on household production, with industrialization the home has become a refuge from the competition and impersonality of the work place, the home as haven in a heartless world. The home is now the space where one can best insulate against unwanted intrusions. Hence the home is the space of the greatest individuality and freedom.

But homes are located in neighborhoods, and residents therefore are connected to each other in important ways. Shared residence means that residents share vulnerabilities to external agencies and share certain aspects of their private lives, although what is shared will vary by the individual and neighborhood. Out of shared residence can come the recognition of interdependence. Neighborliness, as it is commonly used, recognizes this fact. Neighborly individuals help in times of need and offer each other those small services that make life easier (Keller, 1968).

This dual aspect of the home, its equation with property rights and individualism and its location in a larger neighborhood, can create a tension. Even single-family detached dwellings in residential neighborhoods do not entirely fulfill the requirements of privacy and individualism associated with the ideal home. Neighbor's loud noises, spreading weeds, and wandering pets and children all intrude upon peoples' privacy while sidewalks, curbside parking, and public services are shared and subject to ambiguous control by the homeowner at best. However, so long as behavior does not violate city ordinances, the homeowner has seeming control over his or her property. So long as negotiations over the appropriate use of individual and shared spaces remains tacit, residents need not directly confront the fact that neighbors represent the most immediate threat to control over property. The two ideals of the home as the site of individual freedom and the home as part of a community of neighbors co-exist, with preservation of privacy as the main shared activity of the community (Silverman, 1983).

Increasingly, particularly for first-time homeowners, the home they purchase will be in a common-interest development, which incorporates neighbor interdependence into the structure of property ownership, but in a way which maintains the priority of private property ownership with its associated values over those of community.

Ownership and Residence in the Common Interest Community

Membership in the associations which govern common interest communities is based on ownership, not residence. Absentee owners who rent their units are members of the homeowners' association, while renters are not. Renters are structurally excluded from voting, even though they are directly affected by rules governing the use of common property and are indirectly affected by financial decisions which will affect their rent. This exclusion of renters is legitimated in common-interest community law and practice. Most associations make little attempt to contact renters or even to inform them of the rules, leaving this to their landlord. Indeed, direct contact between an association and a renter, except in an emergency, may be considered illegal interference with a private contract. Many associations limit the renters' use

of common areas. In one association, for example, renters are forbidden the use of the laundry room, while the governing documents prohibit exterior clothes lines.

The importance of ownership to membership in the community could further be seen in the manner in which those we interviewed discussed renters. They were seen as not keeping up the common property associated with the individual unit, a responsibility formally that of the absentee owner, and as not respectful of the rules. Perin (1977) talks about anti-renter prejudice in the United States. Few of her quotes approached the virulence of some of the statements given to us.

Maybe you could help home owner associations lobby legislatures to permit the torture of renters.

Never let the renter get out of hand. Nine times out of ten the renter cares even less than the homeowner.

Tenants have no pride of ownership, are not properly screened by out-of-town owners.... Renters do not read the [governing documents] and if the agent by chance should read them to the tenants, they do not listen or they forget.

We heard many more anti-renter statements during our interviews than we did statements directed against absentee owners, even though absentee owners were structurally a larger problem. Absentee owners were more often delinquent in paying assessments than resident owners and were less likely to vote, which made it harder to get a necessary quorum to pass measures proposed by the board. But absentee owners were still owners and, as such, full members of the community.

While common-interest developments are based on ownership, the association directly limits the freedoms associated with that ownership. In such developments, decisions about maintenance, improvements, and finances are made by the association rather than by the individual owner, and detailed restrictions are placed on the use of individual and common property. There is nothing within a rights-based notion of ownership that recognizes the legitimacy of these limitations imposed by the governing documents. For this reason, many

residents have difficulty with these restrictions. Only 14 percent of the associations report they had had no problems with violations of association rules involving the use of common and individual property.

Rules governing changes to individual units, the limitation which most interfered with what owners perceived to be their inherent rights to use their own property as they pleased, proved to be more intractable to resolution than any other form of violation. We saw many instances of this throughout the case studies. We have already discussed the incident of the ramp. In another three-story apartment complex, an owner in an upper unit cut a skylight through the roof, and ignored the fact that the change decreased the structural integrity of the building and that the roof was the property of the entire association rather than of the individual unit. In yet another association, a homeowner did not want the association to replace the defective sheet-rock in the walls of his unit, unaware that the walls were the property of the association.

Perhaps the most typical marketing strategy used to sell units in common-interest developments is to stress the "carefree living" that association life brings. A subsidiary strategy is to sell the idea that ownership brings with it the guarantee of a particular type of community -- be it one enhanced by recreational facilities or simply one where the purchaser knows property values will be maintained because of the uniform standards of upkeep. These marketing strategies are well in accord with the cultural equation of private property with rights. They simply extends the notion of ownership into the common property and enlarge the purchase to include maintenance service and a pleasing neighborhood.

Owners therefore felt they had purchased the rights to control the common area as well as their individual property, and sometimes took action to enforce those rights.

Our little group of 47 homes is in the throes of living with and without some trees.... We have spent thousands of dollars for artistic pruning and countless hours discussing who should and should not have a view of the city, the water, the mountains or whatever is just outside the window on the other side of the trees. We've had multiple discussions, some very heated, regarding individual rights, beauty in the eye of the beholder, community theme of 'Urban Forest' and

what's going to happen next year and thereafter. We've had tears and tantrums, actual nocturnal pruning...and daytime pruning by unauthorized persons. Somewhere there is a happy solution to all of this.

As this example shows, strains developed when owners' notions of the appropriate use of common space were in conflict. In another association, residents who wished a play complex for their children ultimately had to concede to those who did not wish this to be a part of their exterior space, but continued to maintain ill-feelings about the issue. In some cases, residents even saw it as the responsibility of the board to supervise the behavior of the other residents in their own units. This most often occurred with renters, but board presidents were sometimes asked to talk to owners whose behavior had displeased another resident.

An understanding of property rights that recognizes only rights and not obligations contains an inherent contradiction. To the extent that any homeowner enforces his or her rights, that limits the rights of a neighbor to use property as desired. Yet to the extent that neighbors' rights are acknowledged as legitimate, that also means recognition of the legitimacy of controls over property. This contradiction creates a tension, one that in the worst case can create an inability to set or enforce rules for common behavior.

I could get into why this is a very bad condominium project to live in. This is a very small condominium and there are 24 units and no rules and regulations were ever established. About what types of things you should do, and not do, and we really have just had a lot of problems.... That's the whole thing; a homeowners association has the power but these people were really afraid to exert any power in any direction.... They can never solve anything, never resolve any issue.... It always amazed me, it boggled my mind that out of 24 units, 24 little units, we could never get anything together.

In the more typical case, members handle the tension by treating the association as an external body, a tendency recognized even by California law, which mandates a statement which cautions the buyer in common-interest developments that "them" is "you".

Residents and owners in common-interest developments have to directly confront the tension between the common good of the community and the individual rights of the homeowner. This confrontation is rarely as dramatic as it was in one of the case-study associations, where the developer had left the complex with a large number of serious

construction defects. The defects were in common property and therefore the responsibility of the association to repair, yet the lawyer got individual settlements for the homeowners, rather than a single settlement for the association which could have been used for needed repairs. The board president was faced with arguing in court for the need for money for the association to fund repairs against homeowners who wished to recoup as much of their original investment as possible and then simply abandon the property. Elsewhere, even if the circumstances were not as dramatic, similar tensions occurred over the need to fund reserves to replace the common property as it wore out. Since most of the associations had been established in the past several years, there was no immediate need for large sums of money, and many homeowners, assuming that they would move before the need arose, did not wish to contribute.

We interviewed numerous people throughout the study, most of them board members, who recognized the importance of the community as well as the importance of individual rights. But they were in the minority. Most board members served to protect their investment and to control the manner in which their money was spent. Board members most often thought of the association as a business, to be run efficiently. Some board presidents also saw the association as an extension of their own home, where they could exercise comparable levels of control. In the worst cases, they took on unreasonable powers and ignored the wishes of the other homeowners.

The present board is composed of members of a group who rebelled against the activist fascist policies of the original group. Our motto is to live and let live. We do not believe that the behavior of our neighbors or their discretion in the use of their own property need to be supervised. We live in a beautiful neighborhood with nice folks. Keeping it that way requires vigilance and takes more time than any of us would like but the alternative is to let the Nazis come back.

Residents often did not understand, questioned, or even rejected the legitimacy of the collective dimension of association life. There was widespread mistrust of the board's actions, a mistrust grounded in their uneasiness at letting a group whose legitimacy they did not accept make what they believed should be individual decisions. Homeowners we interviewed were, on the one hand, grateful to the board for volunteering time but, on the other hand, angry at the loss of control entailed in letting the board make decisions, and, in turn, certain that the board must

be profligate with their money and that they could do better if they could just make decisions for their own property. Many homeowners saw their board simply as a group of homeowners with unfair powers over their neighbors.

There are contradictory strains, then, in common-interest communities, tendencies towards recognition of commonalities and interdependence and towards individual rights at the potential expense of the common good. In most associations, at least some residents participate in activities that emphasize the former. The proceeds from a recycling program may be used to support improvements of common areas; residents may pick up trash and contribute time to common improvements such as road repairs. But the emphasis on individual rights usually outweighs the tendency to recognize interdependence. Many who serve do so largely to protect their investment. Many who do not serve are distrustful of the board. Neither group accepts the collective dimension of association life. Individualism is too deeply embedded in the larger culture and in the structure of the association which recognizes ownership, not residence, as the basis for belonging.

The community in these associations is a fragile one because it is dependent upon utilitarian notions of collective action. It cannot support real differences because there is no group ethic which transcends individualistic notions. When differences arise, they then most often take a hostile form.

Conclusion

We have discussed a type of community that formally resembles earlier types often lauded as "true" communities. Like Toennies *gemeinschaft* village, residents are interdependent because of shared land ownership. Like the early New England small town, formal mechanisms exist, the board meeting and annual meeting of homeowners, which can give rise to local participation and self-determination. Yet we have found that this structural form and its cultural meanings lead to non-participation, hostility, and exclusion.

The common-interest development, of course, lacks much that characterized these early communities. Residents usually are not kin, and they do not share workday aspects of their

lives. Nonetheless, owners are economically interdependent. Decisions about the upkeep and improvement of property affect each of the units' resale value and, indeed, there are cases where large special assessments have forced owners to sell their units or put them into foreclosure. Furthermore, decisions about the use and maintenance of common and individual property affect all of their private lives. For these reasons, even if the factors which should encourage collective action are weaker, they are still present and certainly cannot account for the culture we have described.

Why then do most people fail to participate? Collective action theory would have it that the important explanation is individual self-interest, that residents can collect the benefits of the association with none of the costs of participation and therefore do not do so. There is some truth to this approach, but collective action theory does not explain why owners are often distrustful of the board and resentful of its necessity, yet still may not get involved or may do so in disruptive ways. Unlike a voluntary neighborhood organization, the boards' actions directly affect the day-to-day circumstances of residents and owners and, if the association is mismanaged, can have significant effects on owners' finances. There are direct, often monetary, costs to not being involved, and owners are often certain that they could do the job better. Nonetheless, many residents avoid involvement, actively trying to ignore the existence of the association rather than, as collective action theory would have it, taking its benefits for granted. When they do become involved, it is often to express resentment at the association, rather than to offer to help.

The explanation for this culture of non-participation is rooted in the very structure of the common-interest development that should foster recognition of interdependence. Common interest developments are defined by shared ownership of private property and are therefore affected by cultural understandings of the meaning of property. So long as these focus on individual rights rather than collective obligations, common-interest developments will contain an inherent contradiction. They will use ownership rather than residence as the basis for inclusion, and will create resentment because they represent what is seen as an abridgement of

the individual's rights of homeownership. As such, the formal organization which embodies this contradiction will be resented, and people will generally either not participate or will do so in order to protect their property rights, not out of a recognition of community interdependence.

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