

# I affirm the resolution, Resolved: Homeowners Associations (HOAs) do more harm than good.

## Our First contention is discrimination and too much authority

**Warrant: discriminatory policies are in HOAs roots and are still used to target minorities.**

[NPR '21](#) says that “most of the covenants throughout the country were written to keep Blacks from moving in to certain neighborhoods — unless they were servants — many targeted other ethnic and religious groups, such as Asian Americans and Jews, records show.” Today, they cannot specifically prevent racial groups from living in HOAs, they can be used to impose fines and other penalties on minorities.

**Warrant: Neighborhoods with HOAs show less racial diversity.** [Williams 20'](#) explains that

even with The Fair Housing Act of 1968, which prohibits racial discrimination in the sale of homes, HOAs still find ways to discriminate. A recent report finds neighborhoods with HOAs are less racially diverse, and less-regulated cities have higher HOA premiums, leading researchers to believe that residents rely on HOAs to facilitate segregation.

**HOA's prevent checks against discrimination, but governments must respect constitutional rights.**

HOAs are designed to replace many functions of local government. As [Independent American Communities](#) notes, “Owners can challenge the [HOA Covenants], although courts are often reluctant to interfere. The courts tend to consider [Covenants] and Board-enacted rules a private agreement or “contractual” matter.” ... “By contrast, local government ... ordinances must be created with an opportunity for public input. ... There must be a compelling reason for ...restrictions. If the local government overreaches ... public objection and challenge on Constitutional grounds will generally lead to a repeal of the restriction.”

## Our Second Contention is Affordable Housing

**HOAs fuel the affordable housing crisis.** [Goonan 19](#) notes three reasons First, HOAs are created by investors buying large tracts of land, giving them a monopoly over when and where housing expands in a community. Second, HOAs limit construction, often requiring larger homes and yards rather than affordable starter home communities, limiting housing density and people's ability to build equity. Third, the fees of HOAs often exceed equivalent taxes, making living in those communities more expensive for those with less income even when the housing is of similar quality.

The [National Low income Housing Coalition](#), notes that the shortage of 2 million homes costs the US economy “about \$2 trillion a year in lower wages and productivity... causing slower GDP

growth. In fact, researchers estimate that the growth in GDP between 1964 and 2009 would have been 13.5% higher if families had better access to affordable housing.“

### Reading:

Banning people from higher income neighborhoods has measurable effects on long-term income inequality.

Rothwell of Brookings in 2015 reported a groundbreaking study conducted by Harvard Economists that looked at an experimental federal program giving targeted housing vouchers placing low-income families into higher income neighborhoods. The study found that children raised in a higher income neighborhood boosted future incomes by 31%, and raised both college attendance rates and college quality.

This means that every time an HOA works to evict a low-income resident, they rob them of future economic prosperity

### Card:

#### [Rothwell 15'](#)

"MTO was started in 1994 by the Department of Housing and Urban Development. In a handful of large cities, a few thousand public-housing residents were randomly assigned to one of three programs:

An experimental group that received a rental subsidy (voucher) but had to move to a low-poverty neighborhood for at least one year

A Section-8 group that received a voucher but no restriction on movement

A control group that received no voucher."

"Around half the experimental group "took their medicine" and moved to less poor areas"

"Specifically, moving to a less poor neighborhood in childhood (i.e., before the age of 13):

Increased future annual income by the mid-twenties by roughly \$3,500 (31%)

Boosted marriage rates (by 2 percentage points)

Raised both college attendance rates (by 2.5 percentage points) and quality of college attended

“

### A2 housing values increase

**Turn →** They do this by keeping lower income people out and moving them out to other places. Higher property values also make it harder for lower income people to buy or rent housing, further making the situation worse.

### IF NEG says standarization

Standardization is not a good thing, people don't want to file a report for every little thing, minorities not being represented is a more important issue

A2 they are maintaining roads and stuff

HOAs create unnecessary privatization and creates more disparities.