

Throughout the first half of the twentieth century, Chaska's population averaged about 2,000 and the nature of the City remained unchanged. The City retained its small town image until the 1950s when the transition to a metropolitan community began. The expansion of the seven county metropolitan area reached Chaska in the 1960s. With that expansion came the introduction of the Jonathan New Town design concept in 1966. The Jonathan "new town" development within Chaska brought new land, new jobs and new people to the community.

This period of transition and expansion continues today. Dozens of modern industries have located to Chaska and continue to do so; residential construction adds 300 to 400 new homes per year; commercial business continues to expand offering a variety of retail and service opportunities to its residents; redevelopment of commercial areas in the downtown began in the 1980s and still continues. Although the community has seen much growth, development regulations and sound planning have ensured Chaska's small sense of community and the preservation of its rich heritage.

In early 2005, the city of Chaska annexed the remaining portion of [Chaska Township](#). Current plans for the area include a 600-acre residential "smart growth"-styled development.

A new explosion in the population is expected after the construction of the U.S. Highway [212](#) freeway passing through the heart of Chaska, serving as a fast, direct, link to the heart of the [Twin Cities](#). This freeway will include a [bus rapid transit](#) route serving Chaska with fast, efficient mass transit to the Twin Cities.

A "homeowners' association" (abbrev. "HOA") is the legal entity created by a real estate developer for the purpose of developing, managing and selling a community of homes. It is given the authority to enforce the [\[\[Restrictive covenant|covenants, conditions, and restrictions\]\]](#) (CC&Rs) and to manage the common amenities of the development. It allows the developer to legally exit responsibility of the community typically by transferring ownership of the association to the homeowners after selling off a predetermined number of lots. Most homeowners' associations are [\[\[non-profit corporations\]\]](#), and are subject to state statutes that govern non-profit corporations and homeowners' associations.

Since 1964, homeowners' associations have become increasingly common in the USA. The [\[\[Community Associations Institute\]\]](#) trade association estimated that HOAs governed 23 million American homes and 57 million residents in 2006.<

Only nine years later, in 1973, [\[\[Community Associations Institute\]\]](#) (CAI) was formed to deal with problems with association management. It was an educational organization then, but as problems continued CAI made substantial changes in 1992 to its structure and became a business trade group primarily to lobby state legislatures.<ref>Stabile, ch. 6 and 7 </ref> In 2005, CAI dropped its membership category for HOAs since, presumably, HOAs were consumers, users of CAI services — and don't belong in a tax benefited group whose aim is to support the business interests of its members.

==Authority==

A homeowners' association is incorporated by the developer prior to the initial sale of homes, and the Covenants, Conditions, and Restrictions (CC&Rs) are recorded when the property is [[subdivision (land)|subdivided]]. When a homeowner purchases a home governed by an HOA, the CC&Rs are included with the deed.

===Powers===

Like a city, associations provide services, regulate activities, levy assessments, and impose fines. Unlike a municipal government, homeowner association governance is subject to corporation law, and sometimes specific legislation governing homeowners' associations. HOAs are considered private corporations and are not subject to all of the Constitutional constraints that public government must abide by.<ref>Privatopia, p. 142</ref> Some of the tasks which HOAs carry out would otherwise be performed by [[local government]]s. A homeowners' association can enforce its actions through private legal action under [[Civil law (common law)|civil law]].

Association boards appoint corporate officers, and may create subcommittees, such as "architectural control committees," pool committees and neighborhood watch committees. Association boards are comprised of volunteers from the community who are elected by owners at the annual meeting to represent the association and make decisions for all homeowners.

===Assessments===

Homeowner associations can compel homeowners to pay a share of common expenses, usually per-unit or based on square footage. These expenses generally arise from common property, which varies dramatically depending on the type of association. Some associations are, quite literally, towns, complete with private roads, services, utilities, amenities, community buildings, pools, and even schools. Many condominium associations consider the roofs and exteriors of the structures as the responsibility of the association. Other associations have no common property, but may charge for services or other matters. Assessments paid to homeowner associations in the United States amount to billions of dollars a year.

== Benefits ==

An HOA provides people with shared neighborhood values an opportunity to enforce regulations, consistent with overriding statutory constraints, to achieve a community representative of such values. In doing so, an HOA inherently restricts the freedoms that would otherwise exist for its members based on municipal codes. For instance, a degree of conformity is often required in exterior appearance of single family homes and there are often time limits and/or restrictions to activities generating noise. There are pre-existing rules in the form of CC&Rs and bylaws that a buyer has a right and an obligation to view before entering such a community, that also prescribe methods for modification of these regulations. These bylaws are largely limited in various degrees by state laws, with some overriding federal judicial or statutory limits. For instance, based on a Supreme Court decision, no HOA can prohibit signs advocating political positions,

however, such signs may be limited to private property display and may not be displayed in common areas. On the other hand, HOAs do have authority to prohibit the display of commercial signs, both on community property, private property and often on private vehicles. In every association, board members and officers are chosen by election from its property owner-members, with the ability in some states for the membership to remove board members even during term.

Many homeowners' associations include management of a community's recreational amenities, maintained for exclusive use of its members. This can allow an individual homeowner access to a maintained pool, clubhouse, gym, tennis court or walking trail that they may not be able to otherwise afford or desire to maintain on their own. Each member of a homeowners' association pays assessments that are used to cover the expenses of the community at large. Some examples are landscaping for the common areas, maintenance and upkeep of community amenities, insurance for commonly-owned structures and areas, mailing costs for newsletters and other correspondence, employment of a management company or on-site manager, security personnel and gate maintenance, and any other item delineated in the governing documents or agreed to by the Board of Directors.

While many criticisms of HOAs are made, everyone living under the jurisdiction of such a governing body has made a decision to do so, and many are happy to have the governing body in place to enforce shared values and community standards. A survey by [[Zogby]] International showed that for every one owner-member who rated the overall experience of living in a community association as negative, seven rated the experience as positive. <ref>

Due to their nature as non-profit corporations, HOA boards of directors are not bound by constitutional restrictions on governments, although some critics claim that they are a de-facto level of government.<ref>Professor McKenzie, Privatopia, 21</ref>

At their own expense, a homeowner-member may sue a board of directors for perceived breach of duty, the prevailing party being responsible for liability and legal expenses when judgement rendered.

Corporation and homeowner association laws provide a limited role for HOA homeowners.<ref name="Allocation of Authority within Associations 73">{{Harvard reference | Surname=Sproul | Given=Curtis | Year= 1994 | Chapter=The Many Faces of Community Associations under California Law | Editor=Stephen E. Barton & Carol J. Silverman | Title=Common Interest Communities: Private Governments and the Public Interest | Publisher=Institute of Governmental Studies | Place=Berkeley, CA |Pages=73 | ISBN=0-87772-359-1 | URL=http://www-dcrp.ced.berkeley.edu/bpj/pdf/bidl1009.pdf }}</ref> Unless either statutory law or the corporation's governing documents reserve a particular issue or action for approval by the members, corporation laws provide that the activities and affairs of a corporation shall be conducted and "all corporate powers shall be exercised" by or under the direction of the board of directors.

Critics argue that homeowner associations establish a new community as a municipal corporation without ensuring that the residents governed will have a voice in the decision-making process.<ref>Hugh Miels, Jr., "Federally Assisted New Communities: New Dimensions in Urban Development" (Washington, D.C.: Urban Land Institute, 1973), 54.</ref> Voting in a homeowner association is based on property ownership,<ref>{{ Harvnb | Barton | Silverman | 1994 | p=36| Ref=none }}</ref> per the by-laws and covenants of each association. Only property owners are eligible to vote in elections, and voting by renters is prohibited, since the association has contractual agreements solely with owners. Additionally, only one vote per unit may be cast, rather than one vote per adult occupant, so that voting representation is equal to the proportion of ownership.<ref>{{ Harvnb | McKenzie | 1994 | p=128| Ref=none }}</ref> In the case of partially built out subdivisions in resort areas with a homeowners association, the majority of property owners may not live in the community. Homeowners have challenged political speech restrictions in associations that federal or state constitutional guarantees as rights, claiming that certain private associations are subject to the same constitutional restrictions as municipal governments.

However, in general, courts have held that private actors may restrict individuals' exercise of their rights on private property, especially considering that individuals are under no obligation to build or purchase private property in a planned unit development governed by a homeowners' association. Any individual considering such a purchase has not only the right but the obligation to read associated governing documents carefully. A recent decision in New Jersey held that private residential communities had the right to place reasonable limitations on political speech, and that in doing so, they were not acting as municipal governments.<ref name=TwinRivers>{{ cite court|litigants=Committee for a Better Twin Rivers v. Twin Rivers Homeowners' Assoc.|reporter=N.J. Supreme Court|date=2007-07-26|url=http://www.judiciary.state.nj.us/opinions/supreme/A-118%20-%20122-05%20Twin%20Rivers.pdf }}</ref> With few exceptions, courts have held private 'actors' are not subject to constitutional limitations — that is, enforcers of private contracts are not subject to the same constitutional limitations as police officers or courts. In 2002 the 11th Circuit Court of Appeals, in in "Loren v. Sasser", declined to extend "Shelley" beyond racial discrimination, and disallowed a challenge to an association's prohibition of "for sale" signs. In "Loren," the court ruled that outside the racial covenant context, it would not view judicial enforcement of a private contract as state action, but as private action, and accordingly would disallow any First Amendment relief.<ref>{{ cite court|litigants=Loren v. Sasser|reporter=11th Cir.|date=2002|url=http://caselaw.lp.findlaw.com/scripts/getcase.pl?navby=search&case=/data2/circs/11th/0211090opn.html&friend=nytimes/ }}</ref> In the "Twin Rivers" case, a group of homeowners collectively called "The Committee for a Better Twin Rivers" sued the Association, for a mandatory [[injunction]] permitting homeowners to post political signs and strike down the political signage restrictions by the association as unconstitutional. The appeals court held the restrictions on political signs unconstitutional and void, but the appeals court was reversed by the New Jersey Supreme Court overturned the Appellate courts decision in 2007 and reinstated the decision of the Trial Court. The Court determined that even in light of New Jersey's broad interpretation of its constitutional free speech provisions, the "nature, purposes, and primary use of

Twin Rivers property is for private purposes and does not favor a finding that the Association's rules and regulations violated plaintiffs' constitutional rights." Moreover, the Court found that "plaintiffs' expressional activities are not unreasonably restricted" by the Association's rules and regulations. Finally, the Court held that "the minor restrictions on plaintiffs' expressional activities are not unreasonable or oppressive, and the Association is not acting as a municipality."

Board misconduct===

The New Jersey Department of Community Affairs reported<ref name=aarp><http://www.ccfj.net/twinriversAARPAmicus.htm> Battle at Twin Rivers - AARP AMICUS BRIEF<!-- Bot generated title --></ref> these observations of Association Board conduct:

<blockquote>"It is obvious from the complaints [to DCA] that that [home]owners did not realize the extent association rules could govern their lives." </blockquote>

<blockquote>"Curiously, with rare exceptions, when the State has notified boards of minimal association legal obligation to owners, they dispute compliance. In a disturbing number of instances, those owners with board positions use their influence to punish other owners with whom they disagree. The complete absence of even minimally required standards, training or even orientations for those sitting on boards and the lack of independent oversight is readily apparent in the way boards exercise control" </blockquote>

<blockquote>Overwhelmingly ... the frustrations posed by the duplicative complainants or by the complainants' misunderstandings are dwarfed by the pictures they reveal of the undemocratic life faced by owners in many associations. Letters routinely express a frustration and outrage easily explainable by the inability to secure the attention of boards or property managers, to acknowledge no less address their complaints. Perhaps most alarming is the revelation that boards, or board presidents desirous of acting contrary to law, their governing documents or to fundamental democratic principles, are unstoppable without extreme owner effort and often costly litigation.</blockquote>

Certain states are pushing for more checks and balances in homeowners' associations. The North Carolina Planned Community Act,<ref>{{ cite web|title=Chapter 47F - North Carolina Planned Community Act|publisher=North Carolina Statutes|url=http://www.ncleg.net/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_47F.html}}</ref> for example, requires a due process hearing to be held before any homeowner may be fined for a covenant violation. It also limits the amount of the fine and sets other restrictions.

California has severely limited the prerogatives of boards by requiring hearings before fines can be levied and then limiting the size of such fines even if the owner-members do not appear. Any rule change made by the board is subject to a majority affirmation by the membership if as few as five percent of the membership demand a vote. This part of the civil code<ref><http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=01001-02000&file=1363.810-1363.850> "Davis Stirling Act"</ref>

also ensures that any dissenting individual who seeks a director position must be fully represented to the membership and that all meetings be opened and agenda items publicized in advance.

=== Double taxation ===

Most homeowners are subject to property taxation, whether or not said property is located in a planned unit development governed by a homeowners' association. Such taxes are used by local municipalities to maintain roads, street lighting, parks, etc. In addition to municipal property taxes, individuals who own private property located within planned unit developments are subject to association assessments that are used by the development to maintain the private roads, street lighting, landscaping, security, and amenities located within the planned unit development. The proliferation of planned unit developments has resulted in a cost savings to local governments in two ways. One, by requiring developers to build 'public improvements' such as parks, passing the cost of maintenance of the improvements to the common-interest owners, and two, by planned unit developments being responsible for the cost of maintaining infrastructures that would normally be maintained by the municipality.<ref name="California Real Property Journal 27">Katherine N. Rosenberry, "The Legislature Addresses Problems in the Law of Condominiums, Planned Development and Other Common Interest Projects," 3 "California Real Property Journal" p. 27 (Winter 1985).</ref>

===Financial risk for homeowners===

In some [[U.S. state]]s, including [[California]] and [[Texas]], a homeowners association can [[foreclose]] a member's house without any judicial procedure in order to collect special assessments, fees and fines. Other states, like [[Florida]], require a [[judicial]] [[hearing (law)|hearing]]. Foreclosure without a judicial hearing can occur when a "power of sale clause " exists in a mortgage or deed of trust.<ref>{{cite web|title=Texas Foreclosure Law|publisher=StopForeclosure.com|url=http://stopforeclosure.com/Texas_Foreclosure_Law.htm|accessdate=2007-05-07}}</ref>

A report self-published by a professor at Washington University disputes the claim that HOAs protect property values, stating, based on a survey of Harris County, Texas (which had an unusual legal regime regarding foreclosures): "Although HOA foreclosures are ostensibly motivated by efforts to improve property values, neither foreclosure activity nor HOAs appear linked with the above average home price growth."<ref>{{cite web|last=Adolph|first=Christopher|title=Homeowner Association Foreclosures and Property Values in Harris County, 1985–2001|url=http://faculty.washington.edu/cadolph/homepage/Adolph_hoas.pdf|date=21 October 2002}}</ref>

Homeowners association boards can also collect special assessments from its members in addition to set fees, sometimes without the homeowners' direct vote on the matter, though most states place restrictions on an association's ability to do so. Special assessments often require a homeowner vote if the amount exceeds a prescribed limit established in the Association's by-laws. In California, for example, a special assessment can be

imposed by a Board, without a membership vote, only when the TOTAL assessment is 5% or less of the association's annual budget. Therefore in the case of a 25 unit association with a \$100,000 annual operating budget, the Board could only impose a \$5,000 assessment on the entire population (\$5,000 divided by 25 units equal \$200 per unit). A larger assessment would require a majority vote of the members. In some exceptional cases, particularly in matters of public health or safety, the amount of special assessments may be at the board's discretion. If, for example there is a ruptured sewer line, the Board could vote a substantial assessment immediately, arguing that the matter impacts public health and safety. In practice, however, most Boards prefer that owners have a chance to voice opinions and vote on assessments.

Increasingly, homeowner associations handle large amounts of money. Embezzlement from associations has occurred occasionally, as a result of dishonest board members or community managers, with losses up to millions of dollars.<ref><http://www.ccfj.net/JK4arrests.html> 4 arrests spur hope for other condo cases<!-- Bot generated title --></ref> Again, California's Davis-Stirling Act, which was designed to protect owners, requires that Boards carry appropriate liability insurance to indemnify the association from any wrong-doing. The large budgets and expertise required to run such groups are a part of the arguments behind mandating manager certification (through Community Association Institute, state real estate boards, or other agencies).

The AARP has recently voiced concern that homeowners associations pose a risk to the financial welfare of their members. They have proposed that a homeowners "Bill Of Rights" be adopted by all 50 states to protect seniors from rogue Homeowner Associations.<ref name = "CCFJ"><http://www.ccfj.net/HOAAARPBillart.htm> AARP: Homeowner Bill of Rights</ref>

==Further reading==

- * David T. Beito, Peter Gordon, and Alexander Tabarrok, eds., "The Voluntary City: Choice, Community, and Civil Society," University of Michigan Press, ISBN 0-472-08837-8/
- * Ronald M. Sandgrund and Joseph F. Smith, "When the Developer Controls the Homeowner Association Board: The Benevolent Dictator?" "The Colorado Lawyer", January 2002, p. 91.
- * Robert H. Nelson, "Private Neighborhoods: And the Transformation of Local Government" Urban Institute Press (Washington, DC): 2005. ISBN 0877667519/ ISBN 978-0877667513/
- * George K. Staropoli, "The Case Against State Protection of Homeowners Associations" Infinity Press 2003. ISBN 0741416204 / 978-0741416209/

==External links==

- * [<http://www.ahrc.com/> American Homeowners Resource Center]
- * [<http://www.regenesis.net/WhatIs.htm> What is an HOA?]
- * [http://www.regenesis.net/community_matters.pdf HOA Information to Know Before you Buy]

* [<http://www.thehoaprimer.org/> The HOA Primer]

A **homeowners' association** (abbrev. **HOA**) is the legal entity created by a real estate developer for the purpose of developing, managing and selling a community of homes. It is given the authority to enforce the [covenants, conditions, and restrictions](#) (CC&Rs) and to manage the common amenities of the development. It allows the developer to legally exit responsibility of the community typically by transferring ownership of the association to the homeowners after selling off a predetermined number of lots. Most homeowners' associations are [non-profit corporations](#), and are subject to state statutes that govern non-profit corporations and homeowners' associations.

The fastest growing form of housing in the United States today is common-interest developments, a category that includes [planned-unit developments](#) of [single-family homes](#), [condominiums](#), and [cooperative apartments](#).^[1] Since 1964, homeowners' associations have become increasingly common in the USA. The [Community Associations Institute](#) trade association estimated that HOAs governed 23 million American homes and 57 million residents in 2006.^[2]

The origins of this modern version of utopian societies can be traced back to a publication by the [Urban Land Institute](#) in 1964, also known as TB 50.^[3] This technical bulletin was funded by [The National Association of Home Builders](#) and by certain federal agencies: the [FHA](#), U.S. Public Health Service, Office of Civil Defense, the Veterans Administration and the Urban Renewal Administration.^[4]

Only nine years later, in 1973, [Community Associations Institute](#) (CAI) was formed to deal with problems with association management. It was an educational organization then, but as problems continued CAI made substantial changes in 1992 to its structure and became a business trade group primarily to lobby state legislatures.^[5] In 2005, CAI dropped its membership category for HOAs since, presumably, HOAs were consumers, users of CAI services — and don't belong in a tax benefited group whose aim is to support the business interests of its members.

THE NEW COMMUNITIES ACT OF 1968 - TITLE IV OF THE 1968 HOUSING AND URBAN DEVELOPMENT ACT AUTHORIZED FEDERAL GUARANTEES TO LENDERS SUPPLYING PRIVATE CAPITAL FOR NEW TOWN DEVELOPMENT. MANY ESTABLISHED CITY OFFICIALS VIEWED THIS LEGISLATION AS A THREAT TO THE CAPABILITY OF CITIES TO SURVIVE. THE NEW COMMUNITY ACT HAS THE FOLLOWING QUALIFICATIONS THAT THE COMMUNITIES MUST: (1) HAVE A BALANCED USE OF LAND INCLUDING HOUSING, COMMERCE, AND INDUSTRY, (2) MAKE SUBSTANTIAL CONTRIBUTIONS TO THE SOUND AND ECONOMIC GROWTH OF THE AREAS IN WHICH THEY ARE LOCATED, (3) HAVE A BROAD RANGE OF HOUSING TYPES, AND (4) EMPLOY NEW TECHNOLOGY IN HOME BUILDING, REHABILITATION, AND MAINTENANCE. INCIPIENT NEW TOWNS IN THE UNITED STATES ARE REVIEWED IN THE LIGHT OF EUROPEAN EXPERIENCE. SPECIFICALLY, COLUMBIA, MARYLAND AND RESTON, VIRGINIA HAVE MADE ENOUGH OF A START THAT THEY SERVE AS EXAMPLES OF THE ANALYSIS. IN ADDITION TO PROVIDING HOUSING OPPORTUNITIES FOR EVERYONE FROM JANITORS TO PRESIDENTS OF CORPORATIONS, THE NEW TOWNS HAVE STATED OBJECTIVES OF PROVIDING JOB OPPORTUNITIES FOR EVERY RESIDENT. HOWEVER, EXPERIENCE HAS SHOWN THAT SUCH WILL NOT BE THE CASE. THERE WILL BE COMMUTING IN BOTH DIRECTIONS, FROM OLD CITIES TO THE NEW TOWNS, BECAUSE IT WOULD NOT BE POSSIBLE TO MATCH HOUSING AND JOB OPPORTUNITIES AND PARTLY BECAUSE OF THE DESIRE OF MANY PEOPLE TO LIVE IN PLACES REMOTE FROM THEIR EMPLOYMENT. IN ENGLAND, IT IS OFTEN NECESSARY TO HAVE A JOB IN A NEW TOWN BEFORE GETTING A HOUSE THERE. WITH THE EXISTING HOUSING SHORTAGE, THE ONE TENDS TO LEAD TO THE OTHER. OPEN HOUSING AND EQUAL OPPORTUNITY EMPLOYMENT LEND TOWARD INCREASING RACIAL INTEGRATION. NEW TOWNS ARE PROVIDING FOR A GROWING POPULATION AND ARE ALSO PROVIDING AN EXPANDING ECONOMIC BASE. THE NEW TOWNS CAN BE AND SHOULD BE A USEFUL TOOL IN HELPING TO REVITALIZE THE OLDER CITIES.

In its most complete form, the new town is an independent urban complex, planned in advance, built on virgin soil, and containing the necessary residential, employment, and cultural opportunities to provide a full measure of economic and social life. In practice, however, the more prevalent form of new town is the satellite city comprised primarily of

residential construction dependent for employment on a nearby urban center to which it is frequently linked by rail. As such, it shares certain characteristics with the broader category of planned suburbs, notably with regard to street networks and open space development. But the new town is distinguished by its identity as an independent social and political unit whose civic infrastructure extends beyond the residential neighborhood and school district.

The new town is the most complex form of planned community. Its intention is to rationalize land-use, transportation, and building location by incorporating residential, industrial, commercial, cultural and recreational facilities in a single new development. The construction of a new town is a lengthy and expensive undertaking. It requires "patient money," sponsors who are willing and able to make a substantial up-front investment in land acquisition and infrastructure (roads, utilities, water systems, etc.) and to wait years before the investment shows a return. For this reason new towns are more common in countries with strong traditions of direct government involvement in development, notably western Europe, Scandinavia, and the state socialist economies of the former Soviet bloc, than in economies like the United States dominated by the ideology of private enterprise.

In the United States, the first important advocate of the garden city idea was architect Clarence Stein. As head of the New York State Commission on Housing and Regional Planning, Stein traveled to England in 1919 to visit Letchworth and Welwyn and returned a disciple of Howard and Unwin. In 1924, together with landscape architect Henry Wright and realtor Alexander Bing, Stein founded the limited-dividend City Housing Corporation to build an American garden city. Their first project, Sunnyside Gardens, in Queens, New York (1924-1928), was not a garden city but a residential neighborhood built within the confines of the existing street grid. Consisting mostly of traditional two-story row houses, the site plan is distinguished by shared landscaped gardens in the block interiors.

The planned industry never materialized. Although falling short of the garden city ideal, Radburn introduced several other concepts which influenced the course of American suburban development, notably separation of vehicular from pedestrian traffic through a system of cul-de-sacs (dead-end streets) and tunnels, and reduced private yards in favor of a large shared central greenway. As at Sunnyside, efforts were made to keep housing affordable by tight space planning and construction of a variety of semi-detached and row house types in addition to rental apartments.

Notwithstanding the success of these early models, it was forty years before the federal government again sponsored new town construction. The model came from two successful private initiatives launched in the early 1960s: Columbia, Maryland, founded by mortgage banker and shopping-mall developer James W. Rouse; and Reston, Virginia, named for its founder Robert E. Simon. Although each encountered early financial difficulties (Reston was forced into bankruptcy), both survived to become successful new

towns with populations in excess of 75,000 in 1990. Both eventually attracted significant industrial and office developments, and are known for the quality of their schools, services, and recreational opportunities made possible by the use of cluster planning. They pioneered in clustering higher-density row housing in order to preserve large areas of the natural landscape, a concept later codified in many local zoning ordinances as Planned Unit Developments (PUD's). Because both Virginia and Maryland are states with strong county government systems, neither new town has municipal self-government; both have residents' associations to maintain public green spaces and recreational areas. Although most housing is privately built and owned, both towns have a sprinkling of subsidized units. Columbia has been notably successful in achieving a racially integrated community.

As private ventures, these new towns meshed better with the US private enterprise ideology than the government-financed European model. Consequently, when the federal government established a program to guide regional development through the construction of new towns, it did so by offering loan guarantees and grant assistance to private developers through the Housing and Urban Development Act of 1968 (Title IV) and the Urban Growth and New Communities Act of 1970 (Title VII). For a variety of reasons, including understaffing at the Department of Housing and Urban Development and the inadequacy of proposal evaluation criteria, the program was a failure: only 1 of the 13 new communities funded under this program survived. The government had far better success when it built new communities directly, under the greenbelt program in the 1930s and earlier housing for shipbuilders and munitions workers during World War I. These efforts were undertaken during clearly defined national emergencies, and the government invested in high quality construction and engaged nationally prominent architects and planners to direct the programs.

A variant of the new towns program, the new-town-in-town, aims at applying the benefits of comprehensive planning to redeveloping the central city. One successful project is New York City's Roosevelt Island, located in the East River just off mid-town Manhattan, begun in 1968. The Urban Development Corporation (UDC), a non-profit agency chartered by the State of New York, used proceeds from the sale of tax-free bonds to finance the necessary site preparation and infrastructural development. Housing construction was assisted by state and federal low-interest mortgage programs and rent subsidies. With construction two-thirds complete in 1995, the Island has a residential population of 7,500, linked to Manhattan by subway and aerial tramway. The housing stock, a mixture of rental and cooperative apartments, offers a wide range of unit sizes. All new construction on Roosevelt Island is barrier-free.

With the withdrawal of federal backing, and a shrinking supply of inexpensive land for development, there has been little new town development activity in recent years. Notable exceptions have been communities like Las Colinas, outside Dallas, Texas, and Irvine, in Orange County, California, incorporated in 1971, where unified land holdings in large family-owned ranches obviated the need for costly site acquisition.

For the most part, suburban development in the United States continues to be dominated by speculative tract developers on land made accessible by private automobiles traveling on a federally-subsidized highway network. The post-War period has seen the decentralization not only of the residential population, but of corporate offices and industrial plants, entertainment complexes and service facilities as well. The concentration of each of these activities in separate enclaves clustered near major highway intersections has produced a phenomenon described as "edge city," a spontaneous settlement form driven by the individual investment decisions of private developers that is in many ways the antithesis of new town planning practice and principles.

Although some celebrate this regional landscape as the natural and proper working of the private market, growing concern about the environmental consequences of unplanned sprawl has produced a resurgence of interest in planned communities generally. The Neo-Traditional Development (NTD) promoted by architects Andres Duany and Elizabeth Plater-Zyberk, following the success of their resort community of Seaside, Florida, champions the virtues of urban design guidelines. The Transit-Oriented Development (TOD) concept developed by Peter Calthorpe is based on high density, mixed-use "pedestrian pockets" organized around surface light rail links to urban centers. These two current models are not complete new towns but fragments, a shift in scale which may improve their chances of implementation. By the mid-1990s a growing movement coalesced around these pioneering efforts under the banner of "the new urbanism."

Perhaps ironically, a movement conceived as an antidote to urban congestion is being reborn as a response to suburban sprawl. The inability to accomplish decentralization in an orderly fashion has led to a rediscovery of the merits of concentration. The new town, an idea which began a century ago by detaching itself from the central city, is in the process of restoring the umbilical connection. In the intervening years, however, suburban migration has increased regional segregation and stratification by race and income, thereby exacerbating urban economic and social tensions. As a result, the present challenge for advocates of planned regional development is to address issues of racial and social balance as well as environmental conservation. A hundred years of new town practice has demonstrated the validity of Howard's conviction that the goal of creating vibrant human communities is a matter of social reform as much as of physical development.

Under the new-communities clause of the 1968 Housing Act, the Department of Housing and Urban Development can guarantee \$250 million in loans for land acquisition and development to those builders whose newtown plans meet standards prescribed by HUD. The department has already received 17 formal applications and has tentatively committed \$30 million to Park Forest South, 28 miles south of Chicago. If the U.S. is to build similar new towns on a large scale, however, HUD officials think that broader legislation and a vastly larger federal role will be necessary.

Easing the Pressure. Most residents of the U.S.'s new towns find the environment congenial and become word-of-mouth community advertisers. Particularly attractive to the residents is the fact that property taxes tend to stay relatively stable because the cost of infrastructure has already been calculated. New towns, of course, are by no means free from the problems that afflict urban areas everywhere. Some of Reston's teen-agers have taken to drugs and gone on sprees of vandalism. Residents of new towns outside of Stockholm refer to them as "sleeping cemeteries." Though Britons find that the new towns give them a greater sense of community, some inhabitants complain that living in them is often dull. Nonetheless, a well-planned new town seems infinitely preferable to the typical American "slurb," with its dreary tracts, its jumbled community facilities and its tangle of roadways.

The new towns can hardly solve the overwhelming problems of the central cities—problems whose gravity was underscored last week by Urban America and the Urban Coalition in a report that warned of increasing violence and racial polarization. But by accommodating a dizzyingly expanding population, they can at least ease the pressure on America's beleaguered metropolitan areas. Von Eckardt, for one, urges the building of 350 new towns for a total of 35 million people in the next few decades. That would account for more than one-third of the nation's anticipated population growth. What is more, the new towns would occupy only 3,500,000 acres—a mere one-sixth of 1% of the total land area of the U.S.