

HOA rules: 9 common violations that can cost you

Story by Jennifer Bradley Franklin 7-9-2025

When you're [on the hunt for a new home](#), you might come across communities run by a [homeowners association, or HOA](#). Some believe an HOA's rules and regulations protect and enhance property values, while others think of HOAs as over-reaching neighborhood patrols.

But whether you like them or not, all HOAs have rules. And breaking them, even by accident, can have steep consequences. Here are some of the most commonly violated HOA rules — and how to avoid potential trouble.

What is an HOA?

A homeowners' association is a group of community property owners who manage the property and common areas. Owners are governed by rules known as covenants, conditions and restrictions, or CC&Rs. When you buy in an HOA community, you commit to adhering to these rules — and paying the required fees. Benefits can include groundskeeping, exterior maintenance and trash pickup, along with protection of the property's value. *

"Community associations are legal entities in which the owners enjoy the protection, enhancement, maintenance and preservation of their homes and property," says Dawn Bauman, chief strategy officer for the Community Associations Institute. "Membership is mandatory and automatic for all owners."

Because membership is mandatory, leaving or opting out is not usually possible. If there are exceptions, the CC&Rs will typically outline whether or not you can leave the HOA, and how.

Common HOA rule violations to avoid

Here are some of the most common areas regulated by HOA rules. Violating them might be easy to do, even unknowingly, so make sure you understand the ins and outs of your HOA's specific bylaws.

1. **Landscaping:** HOAs are responsible for the community's curb appeal, so expect yours to have rules about overgrown lawns, weeds and unkempt exteriors. Be sure to check the bylaws about what types of trees, plants and shrubs are allowed to be planted.
2. **Vehicles and parking:** HOAs often limit how many and what type of motor vehicles (RVs, boats and commercial vehicles, for example) can be kept on the property. They may also enforce neighborhood speed limits and rules about parking in designated areas.
3. **Renting out your home:** Some HOAs have rules about not subletting homes, both for security reasons and because a community's insurance is often dependent on the

percentage of owners versus renters. Most HOAs require written permission to rent a home, which may require the homeowner to join a waitlist.

4. **Trash pickup:** Homeowners in an HOA can get into trouble for throwing certain items into community dumpsters, like furniture or boxes that haven't been broken down. It might also be against the rules to put trash cans out too early or not bring them in by a certain time, since they can attract pests and detract from the community's appearance.
5. **Exterior storage:** HOAs sometimes limit what types of equipment can be stored outside your home. For instance, you might have to keep bicycles or children's toys out of view, behind a fence. Your HOA might also have rules limiting or preventing the addition of storage structures that aren't attached to the home.
6. **Pets:** To keep residents safe and comfortable, HOAs often have restrictions about where pets can and can't walk, keeping dogs on leashes and picking up after your pet. You might also be limited to how many pets you can own, or even specific breeds and sizes.
7. **Noise:** Most HOAs have rules that restrict loud noises between certain hours. (But to be fair, most cities and counties also have noise ordinances that must be followed, regardless of HOA restrictions.)
8. **Holiday decorations:** If you're the type who might keep your Christmas lights up until Valentine's Day, living in an HOA community might not be ideal for you. Some HOAs have rules about how long before and after a holiday you can decorate your home's exterior. Others might even regulate the size and type of decor allowed.
9. **Exterior appearance:** HOAs often have strict rules about changing the appearance or structure of your home. Simple things like painting your house, adding a patio or deck or even changing your mailbox might require written approval from the HOA's design review committee. Installing solar panels might also count as a design change, because they alter the exterior appearance of your home.

What happens if I don't comply?

An HOA can't force a homeowner to sell their home for not following the HOA rules. However, it can enforce the rules and initiate reasonable fines for violations.

Just ask Atlanta homeowner Parker Singletary. Before Atlanta hosted the Super Bowl back in 2019, one of Singletary's neighbors mentioned that residents in their HOA community were

allowed to rent their homes just for that weekend. So Singletary cleaned his house, took photos and posted them on a popular property-rental site. "Nobody ended up taking my house for the weekend, so I thought I was done with the situation," he says. Instead, he received a cease-and-desist letter from a local law firm for breaking his HOA's rules, as well as a \$1,000 fine. As Singletary discovered, whether you knowingly break HOA rules or overstep them by mistake, the consequences can be costly.

What's more, if a homeowner fails to pay a fine for a violation, late fees can pile up, and the HOA can potentially even put a lien against the home. This doesn't happen often, and the HOA will most likely do what they can to prevent a worst-case scenario from happening, but it's not out of the realm of possibility. If a lien is placed against your home, you won't be able to sell your property until it's cleared. So obviously, it's best to avoid that outcome if at all possible.

What to do if your HOA says you broke a rule

- **Address it:** Ignoring an HOA rule violation won't make it go away, and can actually make the situation much worse. If you've received a violation notice, take steps to understand and correct the situation, and if there is a fine, either pay it or appeal it.
- **Don't take it personally:** Remember, the HOA rules were created to keep the community safe and comfortable for residents, including you. You agreed to abide by the rules when you bought your home.
- **Communicate:** While friendly face-to-face communication can address minor infractions or warnings, written communication and documentation helps create clarity for everyone involved. If you've been accused of a violation, it's best to address it in writing. If there are extenuating circumstances — like a family emergency that caused you to fall behind on lawn care, for example — communicate that to your HOA property manager. It's possible an exception can be made, but you won't know unless you ask.
- **Get involved:** "There is usually a correlation between the level of homeowner involvement and the long-term success of a community," Bauman says. So, if you want to improve your community, volunteer for a board position or attend meetings to see how you can contribute.

Bottom line

If you're [interested in buying a house](#) in an HOA community, be sure to do your homework. It's important to understand the HOA's rules and regulations before [making an offer](#). How an HOA enforces its rules and handles violations can vary between communities, so obtain a copy of the association's CC&Rs to ensure you know what you're buying into — and agreeing to.

"Association rules vary from community to community," Bauman says. "Homeowners have the right to receive all documents that address rules and regulations governing the community association."

FAQs

- **Can you legally ignore an HOA rule?**

While failure to comply with an HOA does not constitute breaking the law, it's not a good idea to simply ignore them — there could be fines or other undesirable consequences. This might even include putting a lien on your home if the situation continues. In addition to financial consequences, you might also be barred from using community facilities, such as a swimming pool or fitness center.

- **Can the police enforce HOA rules?**

The short answer is yes, police can enforce *some* HOA rules. That's because HOA rules must comply with state and local laws and ordinances. For instance, police could enforce speed limits, noise ordinances and pet leash laws, because they are legal matters. But they wouldn't enforce HOA rules on, say, landscaping or paint colors.

- **What rules can an HOA not enforce?**

In general, HOA rules would be unenforceable if they go against established laws. In other words, an HOA cannot adopt rules that contradict state and federal laws. An example is the federal [Fair Housing Act](#), which prohibits discrimination. Any HOA rules that conflict with this law would be unenforceable — and illegal. In addition, HOA rules must be reasonable in order to be enforceable. This means they cannot be unrealistic: If a rule prohibits street traffic after 7 p.m., for example, that would be unenforceable.

- **Can an HOA force you to sell your home?**

No, an HOA cannot technically "force" you to sell your home for not following the HOA rules. However, in an extreme case it could put a lien on your home, and then choose to foreclose on the lien.