Twenty percent of all U.S. homeowners, and 80% of those in newly built homes, are subject to homeowners association rules, according to The Associated Press. These can dictate everything from house color to the kind of Halloween decorations that can be placed in the yard — if any can be.

Many people who live in these communities appreciate their HOAs and the restrictions they impose to maintain property values, says attorney Kevin Britt, whose Seattle law office represents HOAs and homeowners. "You're all partners, in a sense, in this common enterprise," Britt says, adding that boards function like extremely local layers of government.

Homeowners can exercise their rights by calling meetings, working to eject board members or trying to persuade their neighbors to change the rules.

When these methods fail, though, HOA disputes can wind up in the courts and in the headlines. Here are 10 examples of ways to run astray of HOA rules — and what experts say about how you can challenge them.
At War Over Holiday Décor

Homeowners associations often don't mind a little holiday cheer, but their enthusiasm for decorations can vary dramatically.

Last October, the Sosnowski family of Surprise, Ariz., found out how the police can become involved when yard décor runs on the wrong side of HOA rules.

The covenants, conditions and restrictions for their Rancho Gabriela neighborhood don't specifically mention holiday decorations. But they do ban "exterior speakers, horns, whistles, fireworks, bells or other sound devices."

The neighborhood's design-review guidelines also say that "no figurines, shrines or other artwork are permitted in front yards unless screened from the street."

So the Sosnowskis' display — which covered their rented property with about $45,000 worth of lights, inflatable characters, spooky noises and industrial-size fog machines — ruffled some feathers, according to the Arizona Republic. One neighbor told the newspaper that the project "sounds like a fun idea, until it's next to your front yard." The police visited the property twice for "noise complaints" but issued no citations, the Republic reported.

The family later hosted an even more elaborate Christmas display, but only after moving to another neighborhood.

Attorney Matt Drewes, a partner with Thomsen Nybeck in Bloomington, Minn., says HOAs generally can restrict holiday decorations or even ban them, as long as particular faiths are not treated differently.
Yard Signs

Yard signs frequently lead to disputes with HOAs. Some HOAs have specific guidelines about signs, limiting their size, the locations where signs are permitted, and what tone and language can be used. Even "for sale" signs can be restricted.

The Gardens of Southgate Association Inc. in Bossier City, La., filed suit against Timothy and Jodi Burr last summer after they erected a sign honoring their son, a Marine serving in Afghanistan. The 3-by-6-foot banner says, "Our son defends our freedom." Subdivision covenants banned signs erected in public view.

The Shreveport (La.) Times, quoting from the lawsuit, reported that although members of the HOA supported the message of the sign, the group "could not allow or prevent the placement of signs in the subdivision based on content."

The case drew attention from media outlets including Fox News and London's Daily Mail, until the association dropped its suit in August. The association says it plans to schedule a vote on the sign regulation. Meanwhile, the Burrs plan to keep their banner flying until their son returns home in April.
Homeowners associations: Can you fight them and win?

Pole Positions

Residential flagpoles can be another source of friction. Many HOAs have rules about flags and how they can be displayed. Sometimes, residents refuse to go along.

The Lakeland Village Community Association in the Houston area sued former Marine Mike Merola last December over the 20-foot flagpole in his backyard. As reported on KHOU-TV in Houston, the suit claimed that the pole violated the association's rules, which bar free-standing flagpoles and allow only smaller poles attached to the front of a house.

"I served eight years for every American to have the right to fly that flag," Merola said. "I can fight for that flag but not fly it?"

The HOA sought to impose thousands of dollars in fines for the oversized flagpole. But Merola got help: In June, the Texas Legislature passed a law allowing HOAs in the state to ban free-standing flagpoles — but only those taller than 20 feet.
Four-legged friends? Or foes?

Condo residents are more likely than homeowners to face restrictions on their pets and to fight back in court. But a family with a house in Spring, Texas, is fighting its HOA over the threatened eviction of its pot-bellied pig, Wilbur.

The HOA’s deed restrictions bar all livestock, but the family contends that its prized porker is a pet, not a farm animal. The family has even established a website to support its fight.

David Swedelson, an HOA attorney and senior partner at California's SwedelsonGottlieb, says that a 1994 California Supreme Court decision, "Nahrstedt v. Lakeside Village Condominium Association Inc.,” supports HOAs' right to enforce restrictions on pet ownership and similar matters. It has been cited as a precedent in cases around the country, he says.

"If the restriction is reasonable, and it has a rational relationship to the association's interests in protecting the property and protecting other owners, then it's enforceable," Swedelson says.
Wait until you’re older.

Senior communities set aside for older people might seem noncontroversial. But that hasn’t been the case for Jimmy and Judie Stottler of Clearwater, Fla., since they took custody of their granddaughter Kimberly.

In a case that has drawn national attention, the Stottlers were asked to leave their neighborhood, which is restricted to residents 55 and older. The Stottlers say they’ve been unable to sell their house, which has dropped dramatically in value. They also say they cannot afford to leave without selling the home, which means that if the association prevails, the Stottlers will be forced to send Kimberly to a foster home, the couple say.

The case has dragged on for years and divided the neighborhood, with some residents insisting that the rules be enforced and others asking for compassion. Some real-estate attorneys caution that allowing exceptions, even for the best reasons, can make an HOA’s restrictions unenforceable.
Homeowners associations: Can you fight them and win?

Big deal over a little paint.

Many people like living in a neighborhood where all the houses fit in. Thus, many HOAs restrict the colors of house paint that can be used.

In 2009, Jonathan Borsellino started painting his house an unapproved shade of purple and received two violation notices from his HOA, according to the Virginian-Pilot of Norfolk, Va. By December of that year, with the house fully painted, the association started issuing fines. It then sued for $900, plus attorney’s fees, in summer 2010, in addition to suspending neighborhood privileges, including pool access, for him and his family.

How can a homeowner know when to fight rules about paint color? Attorney Matt Drewes says you may have a case if the rules are not specific or are not consistently enforced.
No Parking Zone

Houses with rusty cars on blocks in the front yard can hurt a neighborhood's image. But what about shiny new vehicles in the driveway?

Some HOAs prefer to take no chances, requiring that cars of any condition be kept in the garage when not in use. Other neighborhoods restrict only trucks, vans or other commercial vehicles.

That sort of rule was not in place when A.J. Vizzi moved into his Hillsborough, Fla., home in 1997, according to a 2009 story in the St. Petersburg (Fla.) Times. In 2001, however, he was told he had to keep his Ford F-350 pickup in the garage. When he refused, the HOA sued, lost and then appealed. Last year Vizzi won the appeal and was awarded more than $187,000 to cover his legal fees. The decision wound up costing the Eagles Master Association more than $300,000, WTVT-TV reported.
Clotheslines: Eyesores or energy savers?

Positions on air-drying laundry in the backyard are evolving, and proponents say it is better for the environment and leaves clothes smelling fresher.

But governing documents for many neighborhoods were written before clotheslines became fashionable again, says attorney Susan Tarley, a partner at Tarley Robinson PLC in Williamsburg, Va.

"Many of us would not want to walk onto our back patio to enjoy the built-in fire pit, new lawn furniture and evening sunset, but instead see a 40-foot-long clothesline in our neighbor’s yard," Tarley says. "However, because of environmental concerns, many associations are considering modifications to their governing documents to address these 'green' issues."

Maryland and a handful of other states now require neighborhoods to accommodate clotheslines.
Solar Flare-ups

Solar panels may help homes attain energy efficiency, but many HOAs deem them unattractive. People in some states, though, have received legislative support for their efforts to make their homes greener.

Attorney Lisa Magill, a partner in the Becker & Poliakoff Community Association Law Practice Group in Fort Lauderdale, Fla., says that a Florida law prevents HOAs from banning solar collectors and other renewable-energy devices. She also encourages HOAs everywhere to consider energy-efficiency measures when drafting rules.

"Items such as rain barrels, wind turbines, Florida-friendly landscaping, solar panels (and) solar hot-water heaters all should be taken into account," Magill says.
Homeowners associations: Can you fight them and win?

Where have all the flowers gone?

Even flowers can be a source of contention. In spring 2010, an HOA told a couple in Plano, Texas, to rein in the field of bluebonnets that had taken over their front lawn.

Bluebonnets are Texas' state flower, and six years ago, Melissa and Eddie Smith bought three specimens at a home-improvement store. Those three plants soon spawned a yard full of flowers. "We didn't add more seeds, didn't fertilize, didn't water any extra," Melissa Smith said in the Dallas Morning News. "It was God's handiwork."

Some neighbors objected to the flowers and the state of the Smiths' lawn in the nine months the flowers weren't in bloom. The Ridgeview Park Homeowner Association threatened legal action, demanding that the couple mow down the flowers and put in a lawn that fit in more with the look of neighborhood.

Ultimately, the sides reached a compromise: The Smiths could keep many of the bluebonnets, so long as they were corralled into flower beds.