Analysis of key factors in the formation of a homeowners association

Thaddeus Z. Wojciechowski

The University of Montana

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AN ANALYSIS OF KEY FACTORS IN THE FORMATION
OF A HOMEOWNERS ASSOCIATION

By
Thaddeus Z. Wojciechowski
B.S., Montana State College, 1950
M.S., Cornell University, 1959

Presented in partial fulfillment of
the requirements for the degree of

Master of Urban Studies
UNIVERSITY OF MONTANA
1976

Approved by:

[Signatures of the examiners]

Date: March 29, 1976
This paper describes and analyzes the key elements in the formation of the "Greater Southwest Missoula" homeowners' association outside the city limits of Missoula. This particular area, located south of 39th Street, is described as a rural-urban limited fringe area in transition from agricultural land use in 1955 to an estimated 65 percent residential land use in 1969. The population was estimated at 3200 in 1969.

A three-stage community action model was developed and applied by me. The stages were exploratory, pre-organizational, and organizational. I was the catalyst and served as temporary chairman assisted by a core group of five homeowners. Some of these homeowners were involved in previous unsuccessful organizational attempts within the same geographic area. These core group members were instrumental in involving additional homeowners in the three organizational stages and in the preparation and adoption of the constitution and by-laws establishing the "Greater Southwest Missoula" homeowners' association on June 10, 1970.
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He also wishes to express appreciation to Dr. Herbert Larsen, committee member in 1969-70, for his guidance and counsel and to Dr. Gordon W. Browder and Mr. Robert L. Deaton for their counsel as his graduate committee members.
INTRODUCTION

The purpose of this paper is to examine the key factors leading to the successful formation of a homeowners' association in a rural-urban fringe area. I became involved in the formation of this association in my former capacity as Missoula County Extension Agent. The fringe area in question had tried unsuccessfully in two previous attempts to develop an association for the purpose of collective response to several difficult problems facing it.

I will describe in some detail the two previously unsuccessful attempts at establishing an organization, seeking in the process to highlight those factors which seemed to be the problematic elements. Specifically, the two previous unsuccessful organizational attempts emphasized issues rather than organizational structures. The third, and successful attempt, emphasized the formation of an organization before specific issues were addressed. This paper constitutes a test of varying organizational models utilized in the same geographic area.

The author continued to feel, after the two unsuccessful attempts, the need for the formation of an association which would:
1. Represent the homeowners.

2. Facilitate the coordination, discussion and the proposing of alternative solutions, or solution, of the issues brought to the attention of the association.

3. Result, if not resolved internally, in the delivery of the proposed solution, or alternatives, to the responsible legal public entities, private enterprise or individuals for response.

In chapter 1 I will discuss, in general terms, the phenomenon of community action through voluntary associations in the rural-urban fringe. Community action will be described as a series of decisions. The voluntary association will be described as a social system, an organization of people.

A geographic description and the demographic characteristics of the study are provided in chapter 2. Since 1955, the land-use pattern changed from total agricultural use to an estimated 65 percent residential use in 1969. The land area is now totally residential with the exception of two grade schools and a rest home.

In chapter 3 my observations of the two previous unsuccessful attempts by homeowners to organize will be presented. Particular emphasis will be directed to the factors which seemed crucial in these failures.

In chapter 4 I will describe the model utilized in the third and successful attempt to develop a homeowners' association. The specific characteristics of the developmental process will be analyzed in terms of the model.
A summary and conclusions constitute chapter 5 of this study. I attribute the success of the third organizational attempt, first to the people's direct involvement, and secondly to a combination of several favorable factors.

A map of the study area showing the exterior and interior boundaries by districts is shown in the Appendix.
CHAPTER I

THE PHENOMENON OF COMMUNITY ACTION
THROUGH VOLUNTARY ASSOCIATIONS
IN THE RURAL-URBAN FRINGE

Community Action is a term which denotes a series of decisions resulting from an orderly step-by-step development of an idea. These steps are known as the social action process.

Community action models have been developed to provide guidance to voluntary associations through the steps of the social action process. Some authors refer to the social action process as a community action process.

Cartwright and Zander offered these suggestions about community action:

The two types of activity in a community action process may be referred to, respectively, as "task accomplishment" and "structure development." ¹

This is a valid division of the community action process.

Too often in voluntary associations the emphasis is on task

accomplishment rather than structural development. This often prevents orderly planning and program development.

Wilkinson warned that conceivably there might be much locality-oriented action within a local society, but little or no concerted community action. However, the coordination of a series of separate actions could reduce competition and conflict and result, instead, in maximum community development.

The definition of a social process by Wilkinson emphasized a step-by-step continuity:

A social process as a sequence of interactions through time with general continuity or goal or direction and with step-by-step emergence of one state or stage or social relationships from another.

William Biddle and Loureide Biddle omitted the word "social" from social process and described process:

Process refers to a progression of events that is planned by the participants to serve goals they progressively choose. The events point to changes in a group and individuals that can be termed growth in social sensitivity and competence.

Warren in The Community in America described the social process as the social system concept:

---

3 Ibid., p. 35.
The social system concept is based on the ideas of structural interaction between two or more units. . . . These units may be persons or groups of one type or another. Although the process of interaction among units is basic to the concept of social system, the term is not applied to all instances of interaction, but rather to structure of interaction which . . . can be recognized as entities in their own right.5

Burton and Brueckner stated that, "social process theoretically and generally aims at the progressive betterment of life for both individual and group."6

The role of the voluntary association is to provide the organizational framework for groups and individuals within a community to interact and identify and discuss common concerns, study and analyze alternatives, and establish goals in which they share a common interest.

Chapter 2, which follows, is a geographic description and a review of the demographic characteristics of the study area.

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CHAPTER II

GEOGRAPHIC DESCRIPTION OF THE STUDY AREA

The rural-urban fringe area in this study is located south of 39th Street, approximately three miles from the city center of Missoula. The north boundary is the middle of 39th Street; the east boundary is both sides of Cohosset Drive; the south boundary is both sides of 57th Street; and the west boundary begins with the intersection of U.S. Highways 12 and 93, south on the center line of Miller Creek Road (County Route No. 37), to the "Y", and southeast on the center line to the point of intersection with an imaginary line due east on 57th Street. Missoula city limits border on the north end of Cohosset Drive and 39th Street. The Meadow Hill School, located south of 39th Street, is within the Missoula city limits. The Appendix shows the exterior boundaries of the study area.

The approximate land area is 927 acres. Thirty-five percent of the land area of Highview Drive (the upper-most street of housing), is presently in agricultural use. This is the land that remains in large tracts within the residential areas.\(^7\)

\(^7\)Information provided by William Cardon, Work Unit Con-
Institutions include two schools and a rest home in the area. Covenants prohibit any type of business enterprise, including those in homes. The covenants prohibit the construction of any duplexes or multi-family units. The area is also zoned, at the present time, as residential.

The change from agricultural to residential land use began in 1955, according to Cardon. Approximately one thousand homes had been constructed through 1969. A restriction based on inadequate subsurface sewage disposal systems has prohibited the construction of new homes since January, 1969.

The density of homes, paved streets and curbing give the residential portion of the area an urban appearance.

cervationist, Soil Conservation Service, 2801 Russell Street, Missoula. The information was calibrated from the most recent aerial photographs taken in 1964 plus a projected 20 percent increase for the residential area.

A covenant for each separate tract development has been recorded and is on file in the Office of Clerk and Recorder, County Courthouse, Missoula.

Zoning District No. 2, classified as residential, approved by Zoning Commission, approved by resolution by County Board of Commissioners, on file in Office of Clerk and Recorder, County Courthouse, Missoula.

Cardon, op. cit.

Robert Carlson, Martha's Court, Missoula, Montana, Field Supervisor, 1970 U. S. Population Census.

The area is serviced by a privately-owned water system. Fire hydrants have been installed in some parts of the area. The area lacks street lights; a few homes have mercury lights, and a few others are in a "lamp-lighter" program.

The area is not contiguously built up. The edge is not one of transition because it is completely residential, and the tract developments were by blocks. The pattern is also contrary to Walter Fireys' description\(^1\) of the fringe problems as consisting of an unorderly and wasteful use of land.

The homes in the residential area are of typical urban density. The schools and rest home as institutions are the only similarities to an urban fringe. Therefore, the area does not qualify as an urban fringe.

The "limited fringe" of McKain and Burnight is more descriptive of the areas.

The limited fringe lies immediately peripheral to the city or urbanized area; its initial growth is radially from the city along highways, but in many specific instances urban people and urban land uses later invade interstitial areas. . . . These are indeed in transition so far as land use is concerned, and as greater numbers of urban home-seekers move into the area. The expected development is a greater concentration of urban people and the eventual

disappearance of the "rural" elements in the "limited rural-urban fringe."\textsuperscript{14}

This definition more adequately describes the area of the study. All streets into the residential area begin from 39th Street. Three direct routes lead to the city center and there are direct routes to state and interstate highways. The Appendix shows these direct routes.

The accessibility of well-paved roads has increased the concentration of urban home-seekers. This results in a gradual reduction of "rural" elements. The majority of homeowners are former urbanites.

After a sewage disposal problem is resolved in this fringe area, its future growth will most likely be commensurate with a projection by Charles Lively:

\begin{quote}
In the United States today, the "fringe" not only includes a substantial portion of the total population; it is also the most rapidly growing element in the population.\textsuperscript{15}
\end{quote}

Demographic Characteristics of the Area

The estimated population of the area is about 3200.\textsuperscript{16} It was settled by families in the middle and higher incomes because of the zoning and covenant restrictions on the con-

\begin{itemize}
\item \textsuperscript{14}Walter C. McKain, Jr. and Robert G. Burnnight, "The Sociological Significance of the Rural Urban Fringe" (From the Rural Point of View), \textit{Rural Sociology}, No. 18 (June, 1953):110.
\item \textsuperscript{15}Charles E. Lively, "The Sociological Significance of the Rural-Urban Fringe," \textit{Rural Sociology}, No. 18 (June, 1953):101.
\item \textsuperscript{16}Carlson, \textit{op. cit.}
\end{itemize}
struction of homes and residential land-use patterns. For the families this area constitutes a "rural living pattern" plus the added advantage of nearness to the city center and employment.

The population as a whole was quite mobile; their mobility primarily the result of transfers and not unemployment. Their sources of income were primarily from salaries. Their social statuses were commensurate with their income status—a high percentage of the population was represented by the medical profession, instructional and research personnel at the University of Montana, Department of Agriculture officials, school teachers, institutional employees, utility salaried persons, businessmen, and families with both husbands and wives having substantial incomes.

The socioeconomic characteristics of the area indicated a high level of educational achievement. This, in turn, indicated that a greater participation of individuals in community affairs could be expected. As Hagedorn and Labovitz stated:

In the socialization process, which includes both formal and informal education, by definition, instills the values and norms of society in the individual. Moreover, there are certain aspects of the socialization process that are assumed to be more important than others for specific behavioral patterns. For instance, formal education is considered to be a crucial factor in social involvement and, consequently, in participating in community association. This is one of the values in-
stilled in individuals by formal education in that community participation is desirable. Not only does education instill this positive value, but it also provides the knowledge for carrying it out.

According to this definition, community involvement in the study area should be at a high level. First of all, the desire to become involved is greater; secondly, there is the bank of leadership capability associated with variable degrees of experience; and third, the area is continuously enriched with new ideas, by success stories, and leadership brought in by many in-migrants.

Two previous organizational attempts which failed will be reviewed in the next chapter. The lack of involvement relationship to failure will be analyzed.

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CHAPTER III
MODELS OF TWO UNSUCCESSFUL
ORGANIZATIONAL ATTEMPTS

Two models were utilized in approximately the same area involving some of the same homeowners. Both models were issue oriented.

The first model related to a possible future watershed flooding problem. The process actually consisted of five steps:

1. Awareness - The presentation of past historical events and their resultant effects on land and property.

2. Creation of Interest - Projected the possibility of a repeat of past events, presently more complex because of increased population and urbanization within the problem area.

3. Informal Meetings - Involved initiating groups, sponsors and property owners. Required legitimization by property owners of proposed effort.

4. Organizational - Following legitimization, the organization of a "Citizen's Committee" to coordinate informational, educational and organizational efforts.
5. Resource Utilization - Investigation of technical and financial assistance in resolving the problem.

The second model concerned a proposal for a sewer development. It involved land developers and homeowners. Due to the complexity of the issue, several awareness stages were required.

1. Awareness I - Necessary to relate newly created issue to all land developers affected by the rules and regulations prohibiting house construction.

2. Awareness II - Informing homeowners of the relationship their property had to the issue. Presenting historical information of problems in their area.

3. Creation of Interest - Stimulating interest by showing extent of problem in the area. Effect on property in the area, and the potential health hazards if the conditions continued to exist and multiply.

4. Informal Meetings - Initiating group of land developers and taking problem to landowners for legitimization and involvement. Sponsoring group, because of legal implications, represented by a subdivision of local government.

5. Organizational - Following legitimization, the organization of a "Citizen's Committee" to coordinate
the informational, educational, and organizational efforts.

An Analysis of Two Previous Organizational Attempts

An analysis of the processes and related factors illustrated why the two organizational attempts were not successful.

Similarities included sponsorship by outsiders who were interested in the problems of the area and the involvement of only several homeowners prior to project initiation.

The differences included the nature of the projects, public services involved, type of technical and financial assistance requested, dates of project initiation, and homeowners' attitudes toward the projects.

The two outside sponsoring groups were legal subdivisions of government. Their sponsorship was a necessary legality for the projects to qualify for technical and financial assistance. The urgency of the issues, each proposed on a separate date, was a factor in not involving more homeowners. The homeowners were invited at a later date to participate and to legitimize the organizational effort.

The first, a watershed project, was initiated to reduce the possibility of flooding during a fast spring thaw or cloudburst. The natural run-off channels of a stream had been blocked by roads and housing developments. The second,
an underground sewage disposal problem, prohibits construction of homes in the area until an adequate sewage disposal system is provided.

The public agencies which were involved required variable spans of time to respond to the requests for assistance. One public agency did carry out the requests for technical assistance. The other agencies eventually responded negatively. This may change at a later date.

Since both projects were issue oriented, very little was done regarding the structural development of the organization. It was very difficult to direct interest toward structure where the few homeowners were more concerned with the issues.

The meetings were cancelled as the interest decreased to the point where the primary participants were agency people.

I present the following summary of reasons why the two organizational attempts failed:

1. They were not sponsored by local homeowners and land owners who would be most affected.
2. The local owners were not involved in initiating the action.
3. No effort by local owners, because the "heat of the issue" was directed toward structure development.
4. The owners did not appear to grasp the seriousness nor the gravity of the situations if these should later suddenly develop.

This summary is confirmed by Wilkinson when he emphasizes the importance of having local people involved in solving local problems and issues:

Locality orientation is a central theme in most definitions of community action. This typically refers to local identification of actors and/or beneficiaries and to the distinctively local nature of problems or goals. An action process may be regarded as locality-oriented if:

1. The principal actors and beneficiaries are local residents.

2. The goals represent interests of local residents, and,

3. The action is public, as opposed to private, in the sense that beneficiaries include other persons in addition to the actors.19

In chapter 4, which follows, the author presents the model utilized in the successful organization of the homeowners' association. The developmental process is described and analyzed in the terms of the model used.

19 Wilkinson, pp. 56-57.
CHAPTER IV

THE SUCCESSFUL ATTEMPT

The Successful Community Action Model

The author served in the capacity of a catalyst begin­ning with a core group of five homeowners. In the terms of the model of community development applied, the basic task was to develop a structural framework for a homeowners' association.

The model which I developed somewhat resembles the Biddle and Biddle "Basic Nucleus" approach, with an inter­mediate stage, a "pre-organizational stage," which I intro­duced.

The pre-organizational stage was the most crucial and time-consuming. The basic philosophy of the organization emerged during this stage. This could also be called the "formative" as well as the "expansion" stage. It was formative because structural development ideology was decided. It was an expansion stage because the membership increased many times in total number over the initiating five members of the core group.

After analyzing the two past unsuccessful organizational attempts, I decided to propose the organization of a home­
owners' association--an organization which would have ade­quate representation embodying the philosophy of the person­to-person and the person-to-group interacting social action processes within a social system.

I rigorously held to the premise that structural de­velopment must be complete with representation, constitution, and elected officers before problems or issues could be introduced for exploration, fact finding, legitimization, involvement, decision, and action. In addition to serving in the capacity of catalyst, I also agreed to serve as tem­porary chairman until the officers of the homeowners' asso­ciation were elected.

There was little difficulty in convincing the new core group members of the philosophy of the homeowner's asso­ciation because four of the five core group members were fully aware of the prior organizational attempts. They were in­volved in the underground sewage disposal problem which pro­hibited the construction of new homes until such time that an adequate sewage disposal system would be provided. At that time, their property resale values were affected.

**Development of a Model**

The community action model developed for the organiza­tion of the homeowners' association is divided into three ma­jor stages. These were the exploratory, the pre-organizational
and the organizational stages. Following are the detailed events as recorded for each developmental stage:

<table>
<thead>
<tr>
<th>Major Stages</th>
<th>Detailed Events</th>
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<tbody>
<tr>
<td><strong>Exploratory</strong></td>
<td></td>
</tr>
<tr>
<td>Historical</td>
<td>- A review of the previous organizational efforts with which the author was involved, and an analysis of the reasons for the failure of these attempts when compared in a step-by-step analysis to successful organizational efforts.</td>
</tr>
<tr>
<td>Background</td>
<td></td>
</tr>
<tr>
<td>Present</td>
<td>- Discussion with, and feedback from the core group members indicated a strong desire to reorganize, favoring organizational structure as being primary, later to be followed by issue orientation. The author prepared to introduce a proposal for a homeowners' association.</td>
</tr>
<tr>
<td>Situation</td>
<td></td>
</tr>
<tr>
<td>Presentation to</td>
<td>- The author introduced the topic for discussion to the members of the core group, and presented the proposal for the homeowners' association. The author enumerated the reasons for such an organization to process and to coordinate efforts within the previously described area. Core group members explored possible methods of involving more people for approval of and the legitimation of the proposal.</td>
</tr>
<tr>
<td>Core Group</td>
<td></td>
</tr>
<tr>
<td><strong>Pre-Organizational</strong></td>
<td></td>
</tr>
<tr>
<td>Informal</td>
<td>- A review of problems by the author, and explanation of basic concepts regarding the proposed homeowners' association. Discussion assistance was provided by core group members to new members. Two such meetings were held with additional members at the second meeting.</td>
</tr>
<tr>
<td>Meetings</td>
<td></td>
</tr>
<tr>
<td>Structure</td>
<td>- Set up by core group members who were responsible for formulating the struc-</td>
</tr>
</tbody>
</table>
Commitment - By core group members after approval of the proposed organization to involve more persons to help core group in deciding on the type of homeowners' organization they felt would be most workable, self-perpetuating and best meet the needs of the entire community as previously legally described.

Organizational Problem - Core group members explaining the prior social situation and proposal to friends and neighbors and encouraging them to become involved for the benefit of their families and the total community.

Informal Meeting(s)-I - As additional members were added to the core group, it became necessary to explain the proposed homeowners' association and the need for it. At each meeting, participation and involvement increased, the members assuming more responsibility.

Informal Meetings - II - The area was divided into three districts, necessary for the election of representatives, to present suggestions for a constitution, to be represented on the homeowners' association.

Structure - Involvement of the elected district representatives in drafting the constitution assisted by the author.

Commitment - The approval and adoption of the constitution establishing the homeowners' association with control vested in the board of directors (the district-elected representatives) and officers.
Application of the Model By Developmental Stages

Exploratory Stage

During this stage, the core group had first to decide whether or not it should proceed with the proposed homeowners' association. By reviewing the factors associated with past failures, the core group reached a decision for a sound structurally developed association which would gain strength and importance as issues were brought before it.

In analyzing the previous failures, the core group considered the following factors:

1. a lack of information
2. erroneous information
3. heresy
4. opinions or traditional negativeness
5. physical nature, or
6. were these environmental issues?

How important was the involvement of the homeowners prior to the initiation of a proposal? How did out-of-the-community sponsorship affect the attitude of the homeowner, whether or not this was a necessity?

How did sanitation health regulations and requirements compare to economics in the thinking of homeowners not affected by these problems?

These, plus other factors, were discussed at the first meeting.
During the second meeting it was very evident that the core group projected the feeling that they realized the seriousness and gravity of the several situations and were willing to do something about them. An appraisal of this attitude is provided by Kramer and Specht:

\[\ldots \text{if a situation is to be perceived as a problem by a group of people and they are to engage in some efforts to solve that problem, then they must be organized in symbolic and expressive terms on the one hand, and in instrumental terms, on the other--they must have both the motivation and the means for action.}\]

**Pre-Organizational Stage**

This developmental stage actually began toward the end of the second core group meeting. This was when the group decided to accept the philosophy of the proposed homeowners' association and to direct their efforts to this end. This was the stage of core group expansion. If progress was to be made at this stage, it was decided there must be increased involvement and an increase in shared responsibilities.

During the discussions at the informal meetings, it was evident that new as well as present core group members were not satisfied with the situation as it existed and expressed their intention to do something about it. A good description of this attitude is provided by Ross:

\[\ldots\]

---

Discontent must be focused and channeled into organization, planning, and action in respect to specific problems.

To provide motivation for action, discontent must be focused on something specific.

Therefore, the discontent needs not only to be focused but to be channeled into a structure through which something may be done about the problem.21

This presented a challenge to me concerning how best to encourage and inspire the core group members to:

1. Focus and channel their planning and action toward an effective, perpetuating homeowners' association.

2. In so doing, how can the present discontent of specific issues be applied to advantage in projecting the importance of first developing a sound structural framework that will be strengthened instead of weakened with each issue processed, and secondly, will the core group members continue to be content with the slow pace of the process in the pre-organizational development stage.

Ross goes on further to explain the need for opportunity for people involvement:

... people should be given the opportunity of participating and contributing at the level at which they can make their contribution comfortably and in a manner that has meaning to them.22


22Ibid., p. 177.
This statement is significant in the structural development processes involving core group members. Objectives commensurate and compatible to the intent of the association must be developed and adhered to if the organization is to be successful. The membership must accept and work within the scope of these objectives. At the same time these objectives must have flexibility and be subject to adjustment and change.

As uniformity to the objectives and intent of the association increased within the group, the group gradually expanded at the invitation of others by the present membership and continued to become more united in purpose and direction.

With each meeting it became apparent that the core group members more fully understood the purposes and objectives of the proposed homeowners' association. Charles Loomis provided a good description of this favorable situation developing among the membership:

"... as interaction persists over a period of time, it develops certain orderly and systematic uniformities, thus becoming a social system. It is constituted of the interaction of a plurality of individual actors whose relations to each other are mutually oriented through the definition and mediation of a pattern of structured and shared symbols and expectations."\(^2\)

Until this point in the community action process, when a

high degree of unanimity is reached and internal legitimiza-
tion has taken place, is the core group ready to present
their program proposal to all of the people residing within
the described boundaries of the proposed homeowners' asso-
ciation.

The pre-organizational stage terminated when the core
group decided that its efforts had progressed to the point
where they were united in objectives and level of information.
This was when the core group took its proposal to a much
larger group involving more people from the entire area. It
was at this point in the process that the organizational de-
velopment stage began.

Organizational Stage

The organizational stage can be defined as that point
when a group of people meets and decides to develop an or-
ganizational structure for the solving of mutual problems
and needs.

This stage of the developmental process can take vary-
ing amounts of time. The time span depends on the urgency
of the situation, the people's interest, and the attitudes
of the participants.

After the core group had decided to take the structural
development issue to the entire population of the study area,
it became necessary to have a planned program. This facili-
tated active participation of others and set in motion the
decision-making processes necessary to the structural development and legitimization of the association.

Biddle and Biddle refer to a progression of events that is planned by the participants:

... to serve goals they progressively choose. The events point to changes in a group of individuals that can be termed growth in social sensitivity and competence. The essence of progress does not consist in any fixed succession of events (these may vary widely from group to group and from one time to another) but in the growth that occurs within individuals, within groups and within communities they serve. The process is one motivated by participant choosing. Even if it has been initiated by a paid encourager, it has not genuinely started until the participants themselves begin to assume responsibility to direct and keep going.24

Following this progression of events, elected representatives from the districts were charged with the responsibility of preparing a preliminary draft of a constitution within the guidelines approved at the first community meeting.

This was followed by a second community meeting for the purpose of amending the proposed constitution, approving and adopting it. This established an organization with a name and a constitution with by-laws, thereby completing the structural organizational phase of the community action process.

24 Biddle and Biddle, pp. 79-80.
My role as a catalytic agent was most important during the first and second meetings. After that point in time, my input decreased as the confidence and competence of the core group members gained momentum. The implementation of each process in its early stages was my responsibility as catalyst. My major concern was the determination of a balance that gave maximum encouragement to the core group members in the processes to produce momentum and permit me to appropriately reduce my involvement.

Utilizing the Model

I will now discuss the community action processes which resulted in the development of the homeowners' association, emphasizing the three major stages: the exploratory, pre-organizational and organizational. Examples of interactional patterns and behavioral attitudes of the participants supported by factors which induced change will also be reported.

A projected timetable of eight months to organize the homeowners' association was met. The organizational effort began in October, progressed through the winter and spring and was completed the middle of June.

Local involvement was adhered to throughout the organizational effort. I maintained a pace commensurate with the core group members' progress.

The core group of five members was involved from the beginning to the formal establishment of the organization.
These members had previous organizational and leadership experience.

In the exploratory stage the members were quite hesitant about becoming involved again, recalling their past experience. However, in a change of attitude, they decided that something had to be done if their community problems were to be resolved and their needs met.

The core group members, knowing each other, interacted freely and were expressive of their thinking. As the interaction continued, there were some indications of cohesiveness of thought and direction.

Gradually the group began to grasp the concept of the proposal, its significance and its potential. A review of aerial photographs taken at unspecified intervals of time beginning in 1950 showed the rapid growth of the residential tract developments. This stimulated a verbal exchange of some of the community needs and problems. The group decided to list some directional objectives:

1. The need for a central type of organization, similar to the organization of the Bellevue Addition, the area located directly north of 39th Street.

2. The need for an organization to represent the area on issues, planning, zoning, etc.

3. The need for a means of solving local recrea-
tion, park, street lighting, fire hydrant, sewer and any other intermediate or long-term problems.

This illustrated that their attitudes had been slightly changed in favor of more planning.

The members came to grips with the problem of involving more people. Three methods of communication were considered. These were the use of mass media, information through existing organizations, and the direct person-to-person contact.

The first method was discarded because the previous mass media method resulted in a very depressing effect of a temporary nature on the house market in the area. The second method--through existing organizations--did not produce any additional participants. This left the third method, the direct person-to-person contact.

After a delay of two months, I called a second meeting of the core group. The only additional person to attend this meeting was the husband of one of the women members.

It was evident that the core group members were hesitant and reluctant to become involved in any person-to-person contact. They felt very uncomfortable about it.

During a review of the previous meeting, it was apparent that the members did not understand as much about the proposed homeowners' association as I had assumed. Therefore, I emphasized during the discussion of the project an analysis of the proposed association in an effort to develop confidence
within the members. In my mind, the person-to-person contact was the one method left if the organization deadline was to be met.

Based on my past experience, person-to-person contact is irreplaceable in the early stages of organizational development. There are four reasons why I feel this is significant:

1. The person making the contact becomes more familiar with what he is doing and attempting to do.
2. The person being contacted gets the feeling, "our problems are the same; maybe we can work together; someone else cares about my problem."
3. The person making the contact receives feedback of the individual's attitude toward projects, events, etc.
4. This gives the people contacted an opportunity to have "their say" if they should have to miss the meeting(s).

It was during the latter part of the second meeting that the core group members reached the decision to direct their efforts toward the organization of the proposed homeowners' association. This is when the events took on pre-organizational seriousness.

As the members began to feel more comfortable and satis-
fied about the need for an organization, they agreed to list objectives for the proposed homeowners' association and to enumerate some of the major district and community needs. It was interesting to note that the objectives relative to organizational structure were listed first. These objectives were as follows:

**Organizational**

1. Community Spirit - Pride in the community.

2. Organization:
   a. Representation - People of the community.
   b. Accomplishment - Previous successful accomplishments.

3. Community Betterment - The desire of homeowners to improve their community.

4. Study groups to determine cost and other alternatives - To be selected from interested homeowners, based on their interest and desires.

5. Coordination of efforts - An overall organization for study groups to report findings, for greater homeowner involvement and for the decision-making process to function.

6. Consulting Group - First, the involvement of resource people with qualified expertise residing within the community, and secondly, reaching out of the community when necessary.
Projects (Problems and felt needs)

1. Community meeting place (schools?)
2. Cloverdale Park (area between Reserve and 24th Streets)
3. Traffic control (Gharrett and other streets)
4. General law enforcement
5. Street lights
6. Fire hydrants (better fire protection, reduced fire insurance)
7. Sewer (storm and sanitary)
8. Insect control
9. Dog control
10. Street maintenance
11. Better planning
12. Irrigation fees but not able to use water
13. Irrigation ditch as danger to children, contamination, etc.
14. Zoning (for protection of homeowners' real estate values and humanitarian values)
15. Inventory of available resource personnel and equipment
16. Traffic routing into city center
17. Community health

Toward the end of the meeting, the core group's attitudes became receptive to making person-to-person contact with people and neighbors they knew. To do this, they would have to have a copy of the minutes of this meeting plus a listing of the proposed organizational objectives, problems
and felt needs. The members agreed on a goal to each make two contacts.

At this time, it was also decided to definitely set the meeting time for the third Wednesday of the month at 7:30 p.m. This was another indication of their desire to progress toward an association.

The membership of the core group showed a steady increase throughout the pre-organizational stage as more and more persons were being directly contacted.

The third meeting gained three new members plus four of the original core group. The original core group members assisted me in explaining the goals and objectives of the proposed association. One member said:

It is felt that the area south of 39th Street, Missoula, Montana, has no organization to represent it concerning any problems that have arisen or may arise. This group believes that, since there are approximately seven hundred families living in this area, some organization is needed.

The core group decided to have one more pre-organizational meeting before calling a community meeting. Two additional homeowners would be contacted on a person-to-person basis by each member.

It was also decided to invite organizational representatives of the Orchard Homes and Bellevue Addition to the next meeting to explain the group's organizational structure and activities.
The next meeting was attended by twelve people. Nine were previous members, three were new members. After a repeat explanation of the goals and objectives, primarily by the members, a representative of the Bellevue Addition explained the organization of their association, its activities and its problems. This gave members a good preview of some of the problems their type of organization might have. The Bellevue organization was ten years old, it met once each year for an annual report and for the election of three members to a board of directors.

This prompted the group to record three major objectives leading directly into the framework and structure of the proposed association:

1. To identify the areas to get people working together.
   a. The purpose being to have representation from the various areas.
   b. Eight areas were tentatively identified by two committee members.

2. To hold the community meeting in one month.

3. To appoint a committee of three to plan the agenda for the next meeting. Two committee members volunteered to assist the author, with a third offering his services if needed.

Another prepared listing showed which core group member was responsible for each of the eight areas listed. Each of the eight areas was described by a boundary definition.
The two guidelines assigned the planning committee for the meeting were:

1. Stimulate homeowners to become involved.
2. Divide the homeowners into small groups for the area where they live to discuss, decide, and list some of the major issues of concern in their particular development area.

The elected chairman of each area group would give the report. The temporary chairman (the author) of the community meeting would summarize the reports and the group would reach decisions on the issues.

During the interim period, the planning committee met and prepared an agenda. This included a listing of three major issues with four subheadings to stimulate group thinking.

This first community meeting with a planned agenda initiated the third and final stage of the community action model, the organizational stage.

The meeting, with thirty in attendance, opened with an explanation of the goals and objectives for the proposed homeowners' association. Core group members were called upon to assist with the explanations. Emphasis was on the desirability of organizing a coordinating group, a central board to represent the homeowners south of 39th Street; to
provide these homeowners opportunity for discussing and resolving local issues and needs for either a part of, or the entire, residential area.

Three major issues were presented for action to each of four subgroups for exploration and decision to be reported within forty-five minutes.

The issues were:

1. Are the eight areas adequate?
   a. Size
   b. Effectiveness
   c. Geography
   d. Others

2. What type of governing body do you want?
   a. Representation from each area with a centralized board?
   b. Function independently?
   c. Centralized board?
   d. Others

3. When do we organize?
   a. Before summer
   b. Nominating committee tonight, next meeting?
   c. Area representatives tonight, next meeting?
   d. Others?

The reports varied in respect to issues one and two. All were in general agreement on issue three, that the association should be organized before summer.
Various related issues were included in the discussion about the number of sub-areas, more appropriately called "districts." Covenants and streets were mentioned as affecting the boundary lines and the number of districts. Some questioned the advisability of including a particular section within the association area.

The value of covenants in district delineation was treated first. After considerable exchange of opinions it was decided that covenants really did not matter that much. Similarity of problem areas should be given more priority in the decision than the covenants. One person summed up by commenting, "If our area takes in six different covenants, okay, that's our problem."

The next controversy arose over the inclusion or exclusion of an area known as Linda Vista. What touched off the verbal exchange was the comment: "We had agreed to put in four areas, including Linda Vista." A retort followed, "Who's we? I'm about to object to that!" "Oh, all right,"

Other comments were:

There are going to be various things that will be over in Wapikiya area for instance, that wouldn't necessarily be our cup of tea.

It's really immaterial whether they are in or out, the fourth area--well, in some ways it is, I feel they are so far out that the common problems don't really exist--they got their own problems, and their problems are the fact that they are not even in the urban area.
A resolution to include the area failed by a voice vote.

The thinking was affected by the fact that the Linda Vista area could join anytime it wanted to. There was no representation from the area.

Shortly, the resolution creating three districts was adopted.

The next major issue was the type of governing body. This was quickly resolved after the following statement was made:

The reason for three representatives from each area, you have three areas that we have already agreed on. If you only have one representative from each area, a lot of times you don't have a correlation of ideas like you would with some more, you definitely should have more than one. If you get two, you got six people and you have a tie vote. You have nine votes, you have a tie breaking vote, that's how come we arrived at three!

The resolution to have three representatives from each district, a total of nine representatives, readily passed.

A more substantial controversy developed when the discussion returned to the division of the three districts. The boundaries had to be delineated before the district representatives could be selected or elected.

The discussion started with the statement, "Doesn't make any difference, because anything we accomplish, is going to have to be accomplished by petition, so it doesn't make any difference."
The problem seemed to be an issue of equal representation in the minds of some people.

One person commented:

What difference does it make. . . . We're trying to establish areas to go out and have group meetings in order to pick representation. . . . [What] we want to do is make general areas and go out and organize them and then . . .

Other comments were:

Is there a possibility of somebody running off sort of a free-hand map of where the areas are mapped so we can see them?

I don't think we should firm them up, I think that's . . .

(retort) I mean something that we could have to work with.

Some negative attitudes were expressed; there was much discussion in the audience. One man said louder than the rest:

I take it that you have to have something to start from.

A few more comments, and then:

Yeah! Let's establish something.

The problem was whether or not Virginia Drive should be in the Wapikiya District. The final vote was negative.

The final issue was "when do we organize?" The question was not a matter of time alone, but it included the selection of a nominating committee. Suggestions included block or street meetings, district meetings and selection of delegates immediately on a temporary basis.
Following some vigorous audience dialogue, these suggestions were made:

So far we have never even mentioned the possibility of having an open meeting where everybody can get involved. Nominating committee—we're, ah, going to get together and elect ourselves, but so far my neighbor has never had a chance to come down and have anything to say. [This is the disadvantage of meeting the same day in each month.]

You're going to have to do it on a canvass and petition basis anyhow. . . . What we decided that we would do is that we would get together, and get a petition up with a cover letter on it and circulate it through our area, through every house. I don't know how you're going to get to the people, you can put it on the radio and in the paper, you're not going to get 30 percent, because they are not going to pay any attention to it.

All we have today, is that we want three representatives from the three areas.

It's immaterial, or anything else. I think we ought to break up into three groups, as of now, and within these three individual groups, the three areas that we are talking about, establish how we're going to accomplish getting three representatives next Wednesday night. These three representatives to meet one week later and set the whole ball of wax, end of pitch.

I think if we can go to the people with some proposal . . . that they can hardly refuse, we might get lots of people out . . . like fire hydrants, where I live we don't have one. I'm sure that area would have much better reception that way if we told them, here we have a petition for fire hydrants, tell them about how we are going to have something.

At this point, several resolutions were defeated due to the wording.
The interaction as the result of this next resolution finally resulted in an acceptable resolution with the group:

Let me have a try at it. I'll make a motion that we break into the three designated areas that we talked about, and the people there decide how they are going to contact the people in their area to elect their representatives for the meeting two weeks from tonight.

Seconded.

We are going to contact everybody in our areas, why do you need a separate meeting if you're going to personally contact everybody? [Same person who made the motion.]

Like getting to a public election, sounds like one.

Well, you're not going to elect anybody from our area!

If you said meet at an area meeting, to select the representatives from each to meet two weeks from tonight, then I'd go for it.

Okay, put that in, that's fine. [Same person who made the original motion.]

The final resolution that passed read:

To break into representation for the three designated areas, and each group to decide how they are going to organize at an area meeting to select the representatives from each to meet two weeks from tonight. [The date was May 6th].

Following adjournment, the people in each of the three designated areas met and decided when they would hold their area meeting and how they would conduct it.
I was invited to attend all three district meetings; I did attend districts I and II.

Prior to the meeting in District I, the core group members, plus others, prepared a letter of introduction. They then divided the district and an invitation was delivered to each home. Over forty people attended the District I meeting.

In the discussion that followed the explanation of the proposed homeowners' association, the homeowners' questions indicated that they had assumed that the association had already had a constitution, by-laws and officers. Many suggestions for the constitution were offered. Issues pertinent to the district were also discussed.

Three representatives and alternates were elected from nominations from the floor.

Due to a misunderstanding, District II met on May 6th, the date selected at the community meeting for a meeting of the area representatives.

I served as chairman of the May 6th meeting. The homeowners were informed of the meeting by letter. Some new homeowners were in attendance.

Following an explanation of the proposed homeowners' association, the group passed a resolution to be a part of the association. They also passed a resolution to establish a district association.
Other decisions included:

1. All District II meetings were to be open and well publicized in advance.

2. That the people attending the May 6th meeting will act as a committee as a whole to inform the rest of the people in the district of organizational activities.

3. What should be in the constitution, by-laws and charter of the district.

4. It was decided that the representatives and the alternates should meet and set up a district organization and to let each home dweller know what the organization is doing.

Three representatives and alternates were elected from nominations from the floor.

District III met prior to the deadline date. Over forty people attended the meeting. They elected three delegates, but no alternates. They discussed issues primarily important to their area and decided to initiate efforts to circulate a petition for fire hydrants.

It required two meetings of the district representatives to draft the constitution. I served as chairman for both meetings. The election of officers was postponed until adoption of the constitution and by-laws by the membership of the association.

This group decided that a second community meeting would have to be held to adopt the constitution establishing the homeowners' association.

It was decided that each family should receive a copy of
the proposed constitution with an announcement of the community meeting scheduled for June 10th. The meeting announcement was at the top of the page and read:

You are invited to attend an organizational meeting to be held Wednesday, June 10th, at 8:00 p.m. at the Meadow Hills School for the purpose of considering the following:

The Constitution of Greater Southwest Missoula.

The representatives in each area had the responsibility of deciding on the method of distribution.

I again served as chairman of the community meeting. An agenda was prepared prior to the meeting by two core group members and myself.

The first part of the meeting was devoted to the reading and the adoption of the Constitution, followed by a discussion of issues from the floor.

Over fifty people attended. One of the core group members read and interpreted the Constitution, assisted by others when necessary. Some concern was indicated as per the excerpt from the minutes:

(A member)--Mentioned that certain residents living on Orchard Street are mainly agricultural and express fears concerning our organization. They feel that our interests could be detrimental to them.
(Another member)--Explained that their fears were unwarranted.

The Constitution, consisting of seven articles, was adopted as amended. This established the Homeowners' Association. Following is the Constitution as adopted:
CONSTITUTION
OF
GREATER SOUTHWEST MISSOULA

I. NAME

The name of this organization shall be Greater Southwest Missoula.

II. OBJECTIVES

The objectives shall be to provide for concerted effort to achieve community betterment and property protection in the area defined as follows: the north boundary being the center line of 39th Street; the east boundary being both sides of Cohosset Drive; the south boundary being both sides of 57th Street; and the west boundary being the center line of Miller Creek Road.

The area defined above is divided into three districts with the names and boundaries of each district as follows:

Wapikiya - bounded on the east by Cohosset Drive and on the west by Arrowhead Drive.

Hillside - bounded on the east by Virginia Drive and on the west by 24th Avenue.

Cold Springs the remaining area extending west to Miller Creek Road.

III. MEMBERSHIP

All legal voters are dues paying Greater Southwest Missoula residents and (or) owners are members.

IV. OFFICERS

The officers shall consist of three representatives from each of the above districts. Each representative shall be elected for a three-year term. One representative from each district shall be elected each year. Elections shall be held at the Annual Meeting.

The combined body of three representatives from each of the three districts shall constitute the Co-ordinating Council of Greater Southwest Missoula. The Co-ordinating
Council shall appoint a Chairman, Vice-Chairman and Secretary-Treasurer at the Annual Meeting.

In the event a representative leaves the area before his or her term expires, the remaining representatives shall appoint a temporary representative from that district to serve until the next Annual Meeting.

V. MEETINGS

The Annual Meeting of the organization shall be held the last Wednesday of September.

VI. DUES

Annual dues for the organization shall be $.50 per household.

VII. AMENDMENTS

Any amendment to the constitution and by-laws shall be by consent of the majority of paid membership present and voting. Written notification of any proposed amendment shall be made at least 30 days prior to voting on it.

The three district boundaries are shown in the Appendix.

A very interesting situation developed immediately after the adoption of the Constitution. It could well become a policy statement.

A lady asked: [Can] the water company shut off our water if we don't adhere to the sprinkling regulations. [She was interested in having someone investigate the idea of getting off the water meters.]

Another lady: I move that [the lady] be appointed chairman of a committee to do the investigating.

This generated a discussion which terminated with the following comments:

Husband to first lady: No that isn't right,
because if you do this, everybody will be afraid to open their mouth and we won't get anything done.

Core group member: No, a proposal is to be routed through the Co-ordinating Council for discussion and determining if another district has the same problem, or has already worked on it. If so, they can offer suggestions that may be helpful.

This set the pattern for the submitting and the routing of proposals:

Three proposals were introduced:

1. Obtaining information for installing fire hydrants.
2. Irrigation rights, fees and access to the ditch.
3. Development of parks.

The next question from the audience indicated a desire to initiate activity:

When is something going to be done? Are we just going to recess for the summer and wait until the Annual Meeting? Or is somebody going to work on these problems during the summer? Why talk about issues and proposals if nothing is going to be done about them?

In response to this question, a resolution was passed instructing the Co-ordinating Council representatives to meet as soon as possible to consider and to take action on the proposed projects. Another member recommended the Council pick committees to study these problems.

The problem of keeping the members of the area informed
prompted the following decision:

Due to lack of interest in the meetings during the summer months, it was recommended that a newsletter be compiled informing the homeowners of any information or action taken on the proposals and distributed to all homes in the area. It would include information concerning the next general meeting to be held possibly in September.

Following adjournment, the district representatives met and elected their officers. This action terminated my services as temporary chairman.

The members referred to their organization as the "Coordinating Council." I referred to this organization in general terms as the "Homeowners' Association," a community action group.
CHAPTER V

SUMMARY AND CONCLUSIONS

My goal to organize a homeowners' association outside of the city limits of Missoula by the end of spring quarter, 1970, was achieved. I was acting chairman of ten meetings attended by persons interested in establishing a formal homeowners' association. I kept a field diary of these meetings and one meeting was tape-recorded.

In chapter 1 I discussed in general terms the phenomenon of community action through voluntary associations in the rural-urban fringe, citing appropriate literature references. I described community action as a series of decisions resulting from deliberations of the members of a voluntary association, an organization of people.

Chapter 2 was a geographic description of the study area and a summary of demographic characteristics. The majority of families in this "young" residential area are in the middle and high income classifications. These people of high educational achievement actively participated in the affairs of their community.

I reviewed the models of two unsuccessful organizational attempts in chapter 3. These two issue-oriented models were
utilized in approximately the same area involving some of the same homeowners. In the analysis, I compared the similarities and differences. I listed five factors as reasons for the failure of these two attempts.

I described the community action model utilized in developing the successful homeowners' association in chapter 4. I described how I guided the core group of five local interested persons through the three developmental stages. I reported that as the plan progressed, additional homeowners became involved through the efforts of the core group members. This resulted in the organization of the "Greater Southwest Missoula" homeowners' association on June 10, 1970. The adoption of the Constitution and by-laws, and election of officers concluded my participation as catalyst and temporary chairman.

Conclusions

I had been in a position to test some of my prior assumptions related to people's involvement in community action programs:

1. People must be involved at all levels of decision if accomplishments of enduring substance are to be realized with or for people.

2. People will not become involved unless they see the need and have the desire to become involved.
3. People have to visualize something of importance at the end to become interested in becoming involved.

4. Involved people will make the right decision, the decision best for them, if they have opportunity to discuss and to evaluate the alternatives.

The outsider, with a view of the inside, can, as a catalyst, stimulate activity in a given area if he is willing to maintain a pace commensurate with the progress of the group.

The successful organization of the homeowners' association was a combination of several factors:

1. The homeowners in the area were accepting the proposal.

2. The area was in need of an organization that would be all-inclusive and yet serve smaller segments within the area.

3. The leadership had recalled prior organizational attempts.

4. Potential leadership in various degrees of capability and interests was present.

5. The homeowners were of middle and higher socioeconomic status.

6. The area was a "young" residential area unencumbered by traditions.
7. The area was free of any businesses and that is the way the majority of the residents wanted to keep it.

I am appreciative for having had the opportunity to test my prior assumptions related to people's involvement in community action programs. The community action philosophy I developed and pursued in this effort of actually organizing a homeowners' association was the application of the accumulation since 1951 of all my former training, my experiences, both successful and unsuccessful. I modified my philosophy as my course work progressed at the University of Montana toward completion of my academic requirements for the Master of Urban Studies degree.

The training which I had received as the result of having to plan, consult, evaluate, and guide the core group of homeowners and actually applying many techniques and methods for involving and working at the people's pace has improved my ability to advise and work more effectively with my staff and clientele in community action programs.
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KEY:
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District II  Hillside
District III  Cold Springs