

Wednesday, January 14, 2015

**THE BOTTOM LINE:
HOMEOWNERS ASSOCIATIONS IN AMERICA**

by

Professor Gary Phillip Solomon, A.A., B.S., MPH, M.S.W., Ph.D., Ph.D.(abd)

History dictates: **Not** knowing the truth is a
road to social disaster.

Introduction

Many readers are familiar with my academic work related to Homeowners Associations(HOAs): HOA: Crisis in America, HOA Academy and HOA Syndrome the science behind stress related disorders in HOAs.

After six years of research the following memorializes my results; a bare bones outline identifying the actual reason for HOAs and the solution to the HOA Crisis.

Why Do HOA's Exist?

1. The United States infrastructure is failing.
2. Local and state governments do not have the money to pay for the repair of the failing infrastructures.
3. Private investors bring money into the system to build and repair the infrastructures.
4. The development of HOAs removes the responsibility from local and state governments to construct and maintain defined infrastructures; HOA communities/subdivisions .
5. THE BOTTOM LINE: HOAs are in the best interest of local, state and national government irrespective of harm levied on the defined population; homeowners, collateral damage as a result of the privatization of HOAs.

How it Works?

1. Housing developments(communities/subdivisions), in their current design, are privatized through developer investments.
2. Developers fund the installation, repair and maintenance of HOA infrastructures.
3. Local and state governments have no responsibility to maintain HOA infrastructures.
4. To cover the community(HOA government) costs, homeowners pay HOA dues-tax.
5. Homeowners pay state property tax that covers the same repair and maintenance as HOA-dues-tax; homeowners pay twice: state property tax and HOA dues-tax.
6. Local and state governments save an enormous amount of money: HOA homeowners pay two to six times more in HOA(tax) dues than non-HOA homeowners.

Why Privatized HOAs?

1. To make HOAs profitable it is necessary for the government to disfranchise from HOA processes; maintain an arm length distance from the HOA.
2. The instrument referred to as the Covenants, Conditions & Restrictions (CC&Rs), created new government/ruling documents used to oversee HOAs.
3. Accordingly, HOAs operate outside of the United States Constitution allowing HOAs to malfunction as pseudo governments usurping Constitutional Law.
4. Private investors make enormous profits without U.S. government intervention.

Future

1. Ever increasing amounts of revenue is bled from homeowners in the name of Wealth Management.
2. Privatized Wealth Management depletes the equity position of homeowners.
3. Fines and liens created and levied on homeowners, increase privatized profits.
4. The potential for increased profits incentivize those who prey on HOA homeowners to create circumstances leading to foreclose.
5. Over time HOA homeowners lose control of their property as a result of Wealth Management Multigenerational Equity Theft.
6. In coming generations, children--those who grew up in HOA communities/subdivisions-- will retaliate as result of the abuse to their families: Child Abuse by Proxy.
7. Violence is the likely form of retaliation as evidenced in similar world history events.

Solution

1. Shift HOA operations to existing government agencies.
2. Universalize CC&Rs with addendums to identify individual communities/subdivisions.
3. Pay HOA dues-tax into government accounting agencies.
4. Engage city code enforcement to oversee HOAs.
5. Conduct meetings at government approved sites.
6. Broadcast and archive meetings via electronic communication systems.
7. All legal matters to be directed to the office of the District Attorney with judicial milieus available to all homeowners at the expense of the HOA.
8. Homeowners to be provided legal support and counsel through the office of the District Attorney at the expense of HOAs.
9. Potential and future buyers to have access to meetings.
10. All HOA communities/subdivisions to be self supporting through property tax and HOA dues-tax.

Result

1. Wealth Management Multigenerational Equity Theft eliminated; Child Abuse by Proxy stopped; elder abuse, prevented.
2. Homeowners and families live stress free in HOAs; people live in greater health.
3. Infrastructure funding and reserves increase due to the non-depletion from privatization pilfering.
4. Communities become cohesive; heal from decades of HOA abuse and corruption.

I believe we are in great danger, both physical and financial, should the current HOA paradigm continue.

You are informed:

EITHER YOU KNEW OR SHOULD HAVE KNOWN.