

The Economic Recovery Plan

The economic recovery plan is very important especially because many sectors of the economy such as the Home Owners Associations (HOA) industry seem oblivious to the problems of "homeowners" in mandatory HOAs. The HOA management companies, the HOA lawyers - many of whom are affiliated with the CAI (Community Association Institute) continue to demand and charge arbitrary fees to "homeowners" in these mandatory associations. Failure to pay these arbitrary and many times undocumented HOA "assessments" will result in HOA liens and HOA foreclosures of our homes. This is undemocratic, "taxation without representation," and is HOA industry extortion of "homeowners." This contributes to the housing crisis because in addition to mortgage foreclosures, HOA foreclosures are adding to homelessness and economic hardships for families victimized by the HOA industry. After more than ten years of "homeownership" in one of these mandatory HOA corporations, I can testify to what an industry scam it is! This mandatory HOA scam is in some cases assisted by corrupt courts and HOA industry lawyers who have been ripping us off here for years! It is time to bring some freedom and justice to "homeowners" in mandatory HOAs.

The worst states for mandatory HOA abuses are Florida, California, Arizona, and Texas along with some lesser known, but upcoming, eastern seaboard states. Mandatory HOAs represent a serious and growing problem in the American housing market and they are getting much worse every year. The mandatory HOA industry harvests "homeowners" in this country, with a new crop of unsuspecting, naive, wannabe new "homeowners" coming into the HOA industry market every year! We will NEVER buy another house located within a HOA "community" because we were fooled once but this will not happen again to us!

The HOA industry is NOT a "democratic process," it is

corporatism i.e. by and for the HOA corporations. The HOA "board" concept is a farce, and they are not elected as HOA industry propaganda would have prospective HOA "homeowners" believe. The HOA "boards of directors," many of who have never read, and many of whom are incapable of understanding the legalese of the developer and lawyer inspired "C.C.&R.s are HOA industry pawns, HOA lawyer ridden, and management controlled. **Many of these BoD "directors and officers" are recipients of the perks and prestige bestowed upon them by HOA industry partners and could care less about "representing" the homeowners in these HOA harassment camps.**

This is my story and I will continue to report until we are able to sell this mandatory HOA single family home in Florida. And I might add, at a lower price than a non-HOA home would command.

Thank you,

<http://stophoeforeclosures.wetpaint.com/page/The+Economic+Recovery+Plan>

Write to your congress people NOW (contact info is on page four of <http://www.newterritorysentinel.com>)

By the way, Dwayne Lowery will likely "again" send \$5,000.00 of our NTRCA money to the infamous trade industry CAI that lobbies congress against your home ownership rights!! Please note CAI Video link below.

<http://www.ahrc.com/new/index.php/src/tools/sub/yp/action/display/id/1863>