A BRIEF HISTORY OF HOMEOWNERS ASSOCIATIONS

Once Upon A Time

...there was a place called the United States of America. It became the United States of America after an up rising against those who wanted to control and charge people for living in a place that they already owned. The uprising was deadly and bloody; many were hurt; many died. But in the end, well, in the end things got better. The people of the new United States of America had a place of their own; a place to call home.

...and things were good. And people were happy. And people liked living in America. And people often wanted to live the dream: They wanted to own their own home. So they built houses and created little towns and came together to discuss the days events. They enjoy others while others enjoyed them.

...and things were good. And people were happy. And in time, someone came up with an idea: Build houses for those who could not build houses for themselves. After the houses were built the people who built the houses would sell them to those people who wanted to own a piece of America.

...and things were good. And people were happy. Many houses were built and sold. And people loved to own their own home. They felt like they owned a piece of the place were they lived. They gave birth to children, raised their children, and sent them on their way so that their

children could own a piece of the dream.

...and things were good. And people were happy. Home builders built the homes and sold the homes to others. And in time one builder had an idea: He would build a community of homes. And after the homes were built and sold they would still be part of a larger community. And those who built the homes would call themselves developers.

...and things were good. And people were happy. People had neighbors and lived in the neighborhood. And raised their families in the neighborhood. They had parties to celebrate birthdays and other special days, especially the 4th of July, the day America was no longer ruled by those who wanted them to pay money for the right to live in the neighborhood; on the land that they already owned.

...and things were good. And people were happy. Communities grew and cities grew More and more homes were built. More and more people bought homes. But you see, the developers were not completely happy. Because, once the developer built the home and sold the home the developer had to build other homes to make more money. Hmmmmmm the developer thought. Hmmmmmmmm?

...and things were good. And people were happy. And in time the developer had an idea: The developer would build a home and a community at the same time. People would buy a home in the community so that the community would live as one. And for a small fee paid to the developer—dues they were called—homeowners would live

in the peace and comfort of their own, private little community.

...and things were good. And people were happy. One community after another grew out of dirt and dust. Communities gave birth to other communities. Developers collected dues from the homeowners so that the developer could maintain the communities; the entrance and exit; the corner that the community owned; the tree and bush on a community owned property. You know, the common parts of the community.

...and things were good. And people were happy. The communities looked nice. And there were those who envied others who lived in the community, because they did not. And in time the developer had an idea: If the developer charged just a little bit more the developer could make a profit from the homeowners, kind of like an annuity for developers who want to make money even though they no longer own home. How clever. And since the community never went away the developer would continue receiving annuity until the end of time.

...and things were good. And people were happy. So, once a month members of the community would come together to meet and talk about there families, and their work, and their travels and... Well you get the idea. Just your average group of people living together in a, you know, average community.

...and things were good. And most people were happy. Only a few seemed to mind that they were paying more money than necessary to live in their own communities. Because, you see, they got to say that they *lived in a community* not like those who *lived outside the community*. The people who lived in the community were *community people*; the upperclass.

...and things were good, most of the time. And people were happy, most of the time. "The person across the street has an old car", one homeowner would complain while seated at the community meeting. "The guy next door to me has weeds," bemoaned another. "The light on her porch is burnt out." "His trash cans are on the side of the house." "They need to paint their fence". And, "What about those garage doors that are open?" "What shall we do?" "What shall we do?" they cried. And that gave the developer another great idea.

...and things were good. But a few people were not happy. You see, they thought that they could run the community better than the homeowners themselves. So a Board of Directors was formed. The communities new organization was called a Homeowner's Association, HOA for short. Because they were an organization now they needed rules for the homeowners to abide by to make sure that the communities were yar. And those rules, well, let's just say for simplicity sake; rules are rules and homeowners must live by those rules. Got it? Are you sure? Are you sure you got it?

...and things got better. And most people were happy. You see, the developer decided to create a management company to oversee the communities. It was clear the HOAs could not take care of themselves; the HOAs were, how shall I put this, incompetent. That's it.

Homeowners were incompetent and the HOAs were incompetent. So, what would the management company do? Well, the management company would drive up and down the streets of the communities were the homeowners lived. And when they saw a problem, you know, a trash can, a weed, a bicycle, a pot, etc., the management company would send the homeowner a letter asking them to take care of the matter.

...and things were okay. And many people were happy. Now the community was as they intended. The community was yar. And it would stay yar. And in time the developer had an idea: Pay the management company out of the community's dues. To do this the developer would add just a little more money to the monthly HOA dues. For that little stipend the developer would not have to take money from the developer's business. The developer would make more money and now, the management company, you know, the company that never existed, was born; the developer gave birth to a bouncing baby, money-making machine and called it, Property Management.

...and things were good again. And some people were happy. And management companies grew from the dust and the dirt. And they drove through the communities waving hello to people whom they did not know and as they did they made notes about the weed, or the pot, or the toy or the... and sent letters to the people who transgressed in their own communities on their own property. You see this was not a problem for the management companies for they did not live in the communities; they just policed in the communities.

...and things were good. And some people were happy. And the management companies had an idea: Charge the individual homeowners for their weeds, burnt out lights, open garage doors, etc. Just a little charge. Kind of like a fine. You know, like a traffic ticket. This would ensure that the problems would be taken care of quickly so that the community stayed yar.

...and things were good. And some people were happy, except those people that were fined. They were mad; they wanted it to stop. And they complained. And they refused to pay. What were the developers and the HOA board members and the management companies to do? They had to get their money. They could not stand for this kind of disobedience. So, the developers and the management companies got together to create laws and rules that would govern the communities were they themselves did not live. Oh, there were some rules before but these rules would give them the power to make sure that the homeowners lived the way that the developer and the management companies wanted them to live. They called these laws the CC&Rs. And, if by chance a homeowner disagreed with the fine, the homeowner could take their grievence to the HOA meetings where they could stand before their HOA board and speak for up the three minutes. Oh yes, the homeowners had their rights make no mistake of that fact. And after seeing that their fellow homeowner's rights were attended to, the HOA would continue to fine the homeowner because there was a big machine called a management company that had to be feed.

...and things seemed okay. And fewer people were happy. But the

developers kept building. The management companies kept managing and home buyers kept buying while the homeowners paid fines. People still wanted into these communities because they were yar; they could say to their families and friends: "Look were I live." "I live in a community." "I live yar, do you?"

...and things seemed okay. And fewer people were happy. Each month less people gathered for their monthly community meeting. The mood of the meetings were not as social; they had changed from being light and fun to being serious and hard on their fellow neighbors. The board had important business to talk about. No time for chit chat. There was an agenda. Property managers needed to keep the board on track. You know, they needed the board to stay focused; they needed to maintain an agenda about homeowners and dues and fines.

...and things appeared to be okay. And still fewer people were happy. The developer was happy because the developer got to build more houses. The management companies were happy because they got to tell people how to live their lives and they made more money. And some homeowners were happy because, well, people were living by the standards that a few homeowners wanted them to live by, and darn it, that's just the way it should be. But, the management company needed a way to collect the dues and fines from those who were disobedient. And so, the developer and the management company came up with and idea: Create a collection company that would go after those terrible, obstinate homeowners.

...and things appeared to be okay. But fewer and fewer people were happy. You see, the new collection companies, the ones created by the management companies, and the developers, told homeowners that if the homeowner didn't pay collection company would put a lien on the homeowner's property. And since it was now in the hands of the collection company the original fine was now five times greater: A \$100.00 fine became \$500.00 plus mailing fees and filing fees and notification fees, and... well, you get the idea. It sure was good to be a collection company.

...and things got bad. And a couple of people were happy. To make things a little better for the developer and the management company and the collection company they went to the state government and got the right to foreclose on the deadbeat homeowners; the ones that fell behind on their dues. It didn't matter that the homeowner lost their job or their was a death in the family or they had health problems. And when the collection company foreclosed they got more money than ever before and the HOA board members, you know, the people who lived in the community, well, they got to take ownership of the houses that were foreclosed on and made sure that those fines and dues were paid. And it got so good and so predictable that the management companies could project how much money they were going to make off of fines and penalties in the years to come.

...and things were good for the management companies and the collection companies and the developers. And a couple of people were happy because, well, they got pleasure from seeing their neighbors be

hurt. In fact, their pleasure even got its own name. It was called, Schadenfreude. And so, a few HOA board members would get together and laugh and applaud as they watched their neighbors being kick out of their own homes in their neighborhood. And the management companies and the collection companies and the developers, well, they could buy their families anything they wanted because now they had all the money and power where they once had none.

...and things were good for the management companies and the collection companies and the developers. And a couple of people were happy. And then, a stroke of genius. The management companies and the collection companies and the developers and the HOA boards got together and asked: "What if we go after the elderly and the sick? We could get their money and their homes much more easily. They will never say anything because they are too old and too sick. And by the time their families learn about what we have done to the elderly and the sick it will be too late. Plus, the courts have no say over what we do so they can't stop us from taking homes from the elderly and the sick."

...and things were good for the management companies and the collection companies and the developers. And a couple of people were happy. Money came in like the sky had opened. HOA board members would gather chanting their power and control while the management companies and the collection companies and the developers laughed and laughed. You see, the HOA board did everything to their neighbors for free. But, all the money went to the management companies and the collection companies and the developers. And this, well, this was very,

very good for them.

...and things got bad for the homeowners. And very few were happy. You see the homeowners wanted to stand up for their rights. But, the HOA board—you remember them don't you?; those who live in the neighborhood and hurt their neighbors—well, the HOA board got scared because some homeowners lost their temper and yelled at the HOA board members. Some homeowners screamed at the HOA board members and still others pounded their fists on tables and chairs and walls and cars demanding to be left alone.

...and things got better for the management companies and the collection companies and the developers and the HOA boards. They decided to use the communities money to hire armed guards. And those armed guards stood ready and waiting to stop any Jew or Russian or Polack or... sorry, I meant homeowner, from getting out of line. And all was good for the the management companies and the collection companies and the developers and the HOA boards. They had their ghettos...sorry, I meant communities, right where they wanted them. And the Capos...sorry I meant the HOA board members felt safe. And as for the Nazis...sorry I meant the management companies and the collection companies and the developers, they were going to be just fine. They had lots of money and power and control without anyone to stop them from what they were doing. Yes, all was good for those people for they did not live in the community that they controlled. And so they laughed and danced and laughed while homeowners sat in their homes waiting for the next fine or lien or foreclosure. And, in time, the homeowners came out of denial;

they came to realize that they never really owned their home. And, they believed that they never would own their home.

But then one day...

a college professor--a professor of psychology--stood on the deck of his home that overlooked the community and he thought: *There is something odd in this community*, but did not know what it was that was odd. And he thought and he thought and he researched and he investigated and in time he realized what it was: While the community was yar there was no life in the community; the community looked as if it was dead; like a ghost town; a place that time left behind. No one was outside of their home enjoying their own property. There were no children on the streets. And all those houses, well, he couldn't tell one from the other because they all looked the same.

...and things were not very good. And most people were not very happy. The professor watched it get worse right before his eyes. Because he lived at the entrance to the community or because others had learned of his research people would knock on the professor's door and ask: "Have you had any problems with the homeowners association?" "Have you received any letters or fines or liens because of that pot or paint color or post or...?" "Is there anything you can do to stop the bullies from taking our money and our homes?"

...and things got worse. And only the management companies and the collection companies and the developers and the HOA board members

were happy. And the professor thought and he researched and he thought for days and weeks and months. And suddenly it he saw the light. The people living in the community where getting sick. And in time the professor gave the problem a diagnosis; he called it HOA Syndrome. And in time he clarified by saying:

HOA Syndrome falls into the psychiatric category of Anxiety Disorders characterized by a cluster of signs and symptoms—psychophysiological indicators—similar to Post Traumatic Stress Disorder. But the biopsychosocialsexual signs and symptoms came about not from a single trauma. Rather, HOA Syndrome is due to the constant harassment by the management companies and the collection companies and the developers and the HOA board members.

And the professor of psychology identified the signs and symptoms of HOA Syndrome as follows:

- 1. feeling angry much of the time
- 2. tired and fatigued
- 3. anxious
- 4. on-edge or irritable
- 5. unhappy in one's own home
- 6. depressed and sad
- 7. worried
- 8. nihilistic (hopeless)
- 9. over or under eating
- 10. sleeping disorders and/or nightmares

- 11. fear of going to one's own mailbox
- 12. paranoia
- 13. loss of identity
- 14. fear of allowing one's children to play in their own neighborhood
- 15. fear of having one's car ticketed or towed
- 16. stressed out
- 17. body aches and pains
- 18. intestinal problems and/or acid reflux
- 19. memory loss
- 20. obsessive rumination
- 21. temporal mandibular joint problems (TMJ) and/or grinding of teeth
- 22. hypervigilance
- 23. restlessness
- 24. fear of losing one's pet
- 25. sexual dysfunction
- 26. general family conflict

...and things got worse. The homeowners became more and more ill from the actions of the management companies and the collection companies and the developers and the HOA board members. And the management companies and the collection companies and the developers and the HOA board members became more and more happy because they were hurting so many people and making so much money. And the professor did not understand why people would hurt other people. And the professor wanted to learn more about why humans treated each other with such hurtful disrespect. And in time he discovered that the management companies and the collection companies and the developers

and the HOA board members put communities and the individual homeowners under a great deal of stress. And the professor was shocked by the fifthteen key points that he discovered from the most excellent, credible, scientific research that had taken place over the last thirty years:

1...

In the beginning the purpose of stress was to save us. Animals experienced about three minutes of stress per day.

WHY: Because animals hunted other animals. So, for about three minutes per day one animal ran away while another animal ran after them. It was kille or be killed; feast or famine; survival of the fittest. But, after that three minutes, the stress was gone.

2...

Stress was once a survival tool, now it is harming and killing us.

WHY: Stress is, in some situations, constant. It exists 24 hours a day, 7 days a week, 365 days a year.

3...

The most intensive kind of stress comes from living in HOAs.

WHY: Like a war zone, the HOAs induce constant stress on homeowners. The attacks on homeowners are relentless. The harassment is constant; never ending. As long as the homeowner lives in the community the stress remains.

4...

Stress is not a state of mind. It can be measured. It is dangerous. It is the new plague. It can lead to serious illness and death.

WHY: Chronic stress can kill brain cells making the problem a health care emergency. Stress adds fat to the belly. Stress shrinks chromosomes. Stress destroys cells and neurons.

5...

Studies show that humans induce a great deal of stress on each other.

WHY: With so much free time on our hands, the Westernized stress related disease of HOA Syndrome has come about as a result of one human attempting to induce stress on another.

6...

Studies show that this is related to hierarchy and class.

WHY: Those who live in the community are lower in class than those who are on the HOA boards, management companies, collection companies, and development companies.

7...

Studies show that hormone levels increase.

WHY: When the body is under stress adrenalin levels, epinephrin and glucocorticoids, hit critical levels.

8...

Both epinephrin and glucocorticoids are critical to a human's survival; they are the backbones of the stress response.

WHY: Epinephrin and glucocorticoids are required to deal with stress. All other body functions related to growth, blood pressure, tissue, ovulation, cell repair, etc., shut down. The bodies only function is to survive the stress. No other growth takes place. In fact, the body becomes sick.

9...

HOAs turn on non-stop psychological stress responders.

WHY: The brain feels that the self is constantly under attack from the HOA. It is trying to protect the self from the onslaught of HOA related stress.

10...

The Brain is incapable of turning off the HOA stress.

WHY: They brain can't tell the difference from a life threatening events and an HOA event. When this happens the body is soaked in a sea of hormones which brings about; a) hyperventilation, b) anger, c) rage, d) heart pounding, e) lack of focus, f) muscle tension, g) sleep interruption, h) body aches and pains, i) sexual dysfunction, j) fear of speaking in public, k) fear of their neighbors, l) fear of going to their mailbox, m) weight gain, n) shutting down of the immune system, o) clinic depression, p) family conflict, q) artery blockage—arteriosclerosis, r) chromosome damage, s) tellemiar and cellular damage, t) anxiety, u) shrinkage of the hippocampus, n) memory loss, w) decrease in dopamine, x) in- utero birth complications and childhood baring problems—neurological damage, y) psychiatric illness, z) somatic complaints, aa) cellular damage, bb) enzyme depletion, all of which decrease the quality and length of one's life.

All of the above are the brain's natural response to stress; insult which cause great damage to humans. The brain needs the hormones to take over and shut down all other normal body mechanisms. Scientific studies validate the aforementioned. The lack of compassion on the part of HOAs can hurt or kill people. Furthermore, scientific evidence shows that communities will thieve and grow in the absence of HOAs, management companies, collection companies and developers.

11...

There is good stress and bad stress.

WHY: Stress is the bodies way of dealing with something fun

or some thing that is life threatening. Therefore, stress can be good or it can be bad; it depends on the kind of stress that the body is experiencing. Transient stress is good; HOA, which is constant stress, is bad.

12...

HOAs produce a bad kind of stress.

WHY: Individuals feel like the management companies, collection companies, developers, and HOA board members control the homeowner's life. For those taking the control, HOA board members, management companies, collection companies, and developers they experience good stress because it gives them pleasure to create bad stress on homeowners. Rubbing the homeowner's nose in the fact that they have no control or power.

13...

HOA board members, management companies, collection companies and developers become addicted to inducing stress on homeowners.

WHY: They experience an adrenalin surge in their bodies as a result of each inducing stress onto homeowners. In time, they need the hormone rush to feel good in the same way that an alcoholic or a drug addict needs these substances in their body to feel good.

14...

The hormone levels of the HOA board members, management companies, collection companies, or developers--the Alphas--will be low, causing no harm to their bodies. The homeowners--the Betas/Omegas--who are being harassed by the HOA board members, management companies, collection companies, and developers will have high hormone levels.

WHY: Depending where one is in the hierarchy directly relates to the body's hormone levels. Those on the highest hierarchal level experience less hormone damage than those on the second highest level. And those on the second highest hierarchal level experience less hormonal damage than those on the third highest level, and so on. HOA board members, management companies, collection companies, and developers love what they do while homeowners suffer the worst imaginable psychological and physiological insult.

And in the end...

Stress causes emotional and physical harm.
HOAs induce stress.

HOAs cause emotional and physical harm.

The antidote...

shut down the HOAs and create stress-free communities.

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