

## ME AND MY HOA A SELF-EVALUATION

Answer on the spectrum as indicated from 1 to 5.

ME						
<b>Am I involved?</b>						
1 I have served as an officer or board member.	1	2	3	4	5	5 I have never participated in my HOA.
<b>My dues</b>						
1 I always pay my dues on time.	1	2	3	4	5	5 I never pay my dues.
<b>Deed restrictions</b>						
1 I have never violated any deed restriction.	1	2	3	4	5	5 I have been accused of violating the deed restrictions many times.
<b>Before I bought my house ...</b>						
1 I read the deed restrictions, the HOA by-laws and rules, the HOA assessments, and I checked into the liens and foreclosures filed by the HOA	1	2	3	4	5	5 I did not think to ask about the HOA,  or I asked about an HOA and was told there was none.
1 I knew that the HOA could foreclose if I failed to pay my dues. (This may not apply to your HOA.)	1	2	3	4	5	5 I was unaware that the HOA could foreclose if I failed to pay my dues.
1 I knew that the HOA could dictate my house repairs, lawn maintenance, paint colors, and other details. (This may not apply to your HOA.)	1	2	3	4	5	5 I was unaware that the HOA could dictate my house repairs, lawn maintenance, paint colors, and other details.
<b>My concern for equal treatment</b>						
1 I know how my HOA treats my neighbors, when the HOA fines people, files liens, and files for foreclosure.	1	2	3	4	5	5 I do not know how my HOA treats others.

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<b>My HOA</b>						
<b>How are candidates selected for Board positions?</b>						
1 Any owner or resident can choose to run.	1	2	3	4	5	5 Candidate selection is controlled by the board or a committee or the management company.
<b>Board and officer turnover</b>						
1 We have strict term limits that are enforced.	1	2	3	4	5	5 I cannot remember any change in the board or officers.
<b>Who is in control?</b>						
1 Our board and directors are only neighbors, and we, the neighbors, are in control.	1	2	3	4	5	5 Our HOA, and even the meetings, are controlled by the management company or the lawyers, and we are not welcome at meetings.
1 When there is a conflict or issue, we neighbors have direct access and communication with our board and officers and they help resolve the conflict or issue.	1	2	3	4	5	5 When there is a conflict or issue, we neighbors cannot speak with our board or officers but must deal with the attorney or management company, and each communication costs additional fees.
1 Our HOA submits all significant matters to the full membership with full disclosure and discussion.	1	2	3	4	5	5 Our membership only learns of significant matters after the decisions have been made.
1 The legislative, executive and judicial functions of our HOA are placed in separate positions and no person can hold more than one position.	1	2	3	4	5	5 The legislative, executive, and judicial functions of our HOA are in the hands of the management company and the attorney.
1 No deed restriction or rule that may subject a member to foreclosure or fine can bind that member without the member's consent.	1	2	3	4	5	5 The board or the management company can make rules that subject members to foreclosure or fine.
<b>Voting rights</b>						
1 All owners and residents	1	2	3	4	5	5 Our HOA or the

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can always vote.						management company denies members the right to vote for violations of rules or payments due, including interest and attorneys fees.
<b>Deed restrictions and Rules</b>						
1 My neighbors and I had extensive input in all deed restrictions and rules.	1	2	3	4	5	5 Our deed restrictions and rules were written by people who have a financial interest in fines, lawsuits, and foreclosures.
1 Our deed restrictions and rules are short, clear, objective, and no more than seems necessary.	1	2	3	4	5	5 Our deed restrictions and rules are voluminous, unclear, subject to differences of opinion and interpretation, and seem overly intrusive.
<b>Board meetings</b>						
1 All neighbors are always welcome at board meetings.	1	2	3	4	5	5 Non-board members are never welcome at board meetings.
1 Board meetings are controlled by our board.	1	2	3	4	5	5 Board meetings are controlled by the management company or the lawyer.
<b>Member meetings</b>						
1 We have regular member meetings where any member can raise any issue.	1	2	3	4	5	5 We never have member meetings, or when we do, we are not allowed any input.
1 We, the members, control the member meetings.	1	2	3	4	5	5 Member meetings are controlled by the management company or the lawyer.
<b>Information</b>						
1 My HOA regularly distributes detailed statements of its revenues and expenses.	1	2	3	4	5	5 My HOA refuses to disclose its revenues and expenses.
1 My HOA regularly discloses any contracts and financial entanglements with management companies,	1	2	3	4	5	5 My HOA refuses to disclose any information about how lawyers, management companies and other contractors and

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lawyers, and other contractors and vendors and whether any contractors or vendors are related to officers, directors, management companies, and lawyers.						vendors are paid or whether funds are paid to "related persons"
1 My HOA regularly distributes the deed restrictions and other rules.	1	2	3	4	5	5 I have never seen the deed restrictions or other rules even though I have asked for them.
1 My HOA responds quickly to record request and does not charge a fee for reviewing the records.	1	2	3	4	5	5 My HOA refuses record requests or simply delays indefinitely any response or charges exorbitant rates even to review records.
1 My HOA regularly distributes all director and officer names and contact information.	1	2	3	4	5	5 My HOA refuses to disclose director and officer names and contact information.
1 My HOA regularly distributes member names and contact information or makes this information available for HOA purposes such as elections and petitions.	1	2	3	4	5	5 My HOA refuses to disclose member names and contact information.
1 My HOA regularly distributes information about violations, fines, liens and foreclosures.	1	2	3	4	5	5 My HOA refuses to disclose information about violations, fines, liens and foreclosures.
<b>Director and officer compliance</b>						
1 Our directors and officers are up to date on their assessment payments and do not enforce deed restrictions against neighbors if they themselves are not in compliance.	1	2	3	4	5	5 Many of our directors and officers are not up to date on their assessment payments and are also in violation of deed restrictions AND yet they enforce deed restrictions against neighbors.
<b>Assessments, Payments, Fines</b>						
1 Our regular assessments seem about right to me given the services that the	1	2	3	4	5	5 Our regular assessments are far out of line with any service that our HOA

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HOA provides.						provides.
1 Our regular assessments have not changed for years.	1	2	3	4	5	5 Our regular assessments increase constantly at large rates.
1 We have never had a special assessment.	1	2	3	4	5	5 We have large special assessments every year.
1 Our HOA never charges late fees.	1	2	3	4	5	5 Our HOA often fails to cash checks or misplaces checks and then charges a late fee for their own error.
1 Member payments are always allocated first to assessments, and only after that, to interest or fines or attorneys fees.	1	2	3	4	5	5 Member payments are not allocated to assessments until all other amounts are satisfied.
1 Our HOA never assesses fines.	1	2	3	4	5	5 Our HOA, the management company, and the attorneys make substantial revenue from fines.
<b>Home sales</b>						
1 Our HOA never interferes with a home sale.	1	2	3	4	5	5 Our board or management company frequently holds up home sales for "compliance inspection reports" (with fees) before approving a home sale.
<b>Foreclosures and liens</b>						
1 Our HOA never files liens or foreclosures and never threatens to do so.	1	2	3	4	5	5 Our HOA has threatened or filed liens and foreclosures against most of the neighbors.
<b>Equality</b>						
1 Our HOA enforces the deed restrictions in an equal and fair manner.	1	2	3	4	5	5 Our HOA has been selective in enforcing the deed restrictions and seems at time to have unfairly threatened one or more neighbors.
<b>Financial Entanglements</b>						
1. Our HOA does not permit contracts with vendors who are related in any way to an officer, director, neighbor, management company personnel, or	1	2	3	4	5	5. Our HOA has numerous contracts with related entities.

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HOA attorney.						
1. Our management company has no incentive to find violations or to turn matters over to attorneys.	1	2	3	4	5	5. Our management company makes money by finding violations or creating lawsuits.
1. Our HOA would not have to pay any money to terminate an attorney or management company.	1	2	3	4	5	5. Our HOA must pay substantial fees to terminate an attorney or management company.
1. Our HOA does not enter into contracts for more than one year.	1	2	3	4	5	5. Without member approval, our HOA has committed the members to contracts that will continue for ten years and more.