

**HOAs are not subject to the US Bill of Rights,** or other state laws that protect your property rights and individual liberties. Under their “constitution”, the Declaration or CC&Rs, the board is only obligated to maintain property values. As a private organization, they are free to ignore the Bill of Rights unless an explicit statute applies to the HOA. And, for the most part, state laws fail to protect your property rights, and your individual freedoms and liberties in favor of the HOA’s objective.

Get the whole story about the history and legal scheme behind HOAs that your government and the special interests don’t want you to know.

This book consists of a selection of my writings, mainly my Commentaries on my HOA Local Government web page, and from my numerous emails over the past eight years. During that time I was actively involved as an advocate for homeowners living in planned communities – HOAs or condos – in an attempt to clarify history and to inform the public, the media, the various state legislatures, and anyone who would listen.

Materials and incidents reflecting the fact that homebuyers are not told the whole truth about the loss of their rights and protections are provided in support of my arguments.

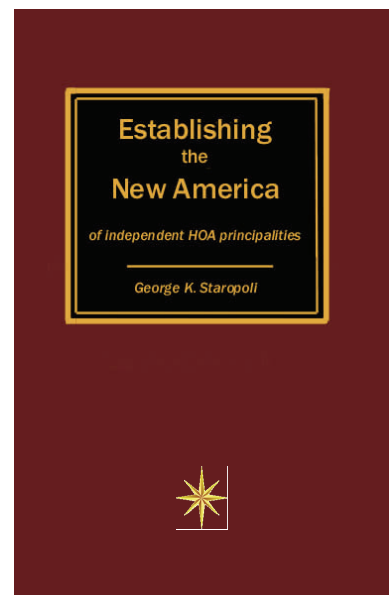
Without the protections of a bill of rights, homeowners live under the suffrage of their board. All usually goes fairly well until the homeowner disagrees with the board, or offends the “powers that be”, whereupon he quickly discovers that he has very, very little legal protections. And those that he still retains, requires digging into his own pocketbook to get the HOA to obey the laws, because the state doesn’t care. This could be within months, within a year or after 5 – 10 years.

**Discover how the unspoken alliance between the government and the special interests, that promote the continued acceptance of and support for homeowners associations, is creating a New America, one standing in opposition to the America of our Founding Fathers.**

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“Thank you George for everything that you do for so many people” —  
Florida State Representative Julio Robaina

“In California, a rewrite of its HOA laws contains an empty chapter for a homeowners’ bill of rights. In New Jersey, its Supreme Court believes that the business judgment rule is sufficient to protect homeowners’ fundamental rights. In Arizona, the only two important HOA reform bills that would provide substantive due process protections were either killed or delayed by the actions of the Rules Committee chairmen.” p. 4.

“We are no longer a nation of laws, but a nation of men. We have no moral, ethical or legal compass. Anything the Supremes decides goes.” p. 231.



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**ESTABLISHING THE NEW AMERICA OF INDEPENDENT HOA PRINCIPALITIES**

George K. Staropoli has appeared before and has made presentations to several state legislative committees. He has been quoted in the New York Times, CCN/MoneyOnline, Kiplinger’s *Personal Finance* magazine, *Private Neighborhoods and the Transformation of Local Government (2005)*, AARP Policy Institute *Homeowners Bill of Rights* proposal (2006), and acknowledged in the Thomson – West legal treatise, *California Common Interest Development – Homeowner’s Guide (2006)*.

Mr. Staropoli maintains several web sites on HOA issues: <http://pvtgov.org>, and <http://pvtgov.wordpress.com> that contains his Commentaries.



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