

February 24, 2026

TO: NEVADA COMMON-INTEREST COMMUNITIES TASK FORCE

From: Judith Hendrickson - Homeowner

I'm writing to share concerns about how the HOA system is functioning for many homeowners in Southern Nevada. While HOAs are intended to protect property values and maintain community standards, in too many cases the experience has shifted toward overly rigid, uneven, or heavy-handed enforcement. When policies feel arbitrary or are applied inconsistently, it can leave homeowners feeling that the process is less about fairness and more about control, which undermines trust and creates unnecessary conflict.

A major point of failure is the dispute-resolution pipeline that is supposed to protect homeowners—I have personally experienced how ineffective it can be. On two separate occasions, I filed an Intervention Affidavit and an ADR complaint in good faith. My Intervention Affidavit, which I believe presented a solid conflict-of-interest issue involving a board member, was simply dismissed, and I was never given any meaningful explanation beyond that. My ADR complaint proceeded to mediation, and while the HOA did attend, it was clear they had no vested interest in resolving anything; the process felt like a box-checking exercise rather than a real opportunity to reach a fair settlement. When the system invites residents to participate but offers no transparent reasoning, accountability, or enforceable remedy, it stops being a solution and becomes a barrier.

AnthemHighlandsLawsuit.com is presented as a public record and narrative of a dispute that— as alleged on that website — shows how an HOA can become unchecked and retaliatory: escalating conflicts beyond reasonable rule enforcement, turning disagreements into prolonged legal warfare, and creating an atmosphere where homeowners feel targeted rather than served. (The preceding sentence are allegations as written in the court documents and my opinion.) Homeowner lawsuits, in general, can demonstrate a practical imbalance that fuels these fights: homeowners are forced to weigh *crushing* out-of-pocket legal costs against protecting their home and rights, while HOAs can appear to have little urgency to settle when defense costs are often carried by insurance (e.g., D&O coverage)—making “drag it out” tactics easier, and leaving residents to fund the fight themselves just to get accountability.

At the same time, some HOAs have become overzealous and punitive—creating ridiculous policies, delivering inconsistent enforcement, and targeting homeowners through selective rule interpretation. In Earlstone, (subassociation in Anthem Highlands), “street” and “traffic safety” policies are written in a way that can, in my

opinion, quickly turn everyday living into a violation trap: the Board's Street/Sidewalk/Asphalt Preservation Resolution prohibits resident parking on community streets (allowing street parking "only for guests and vendors"), bans washing vehicles on community streets, attempts to control what you put in your garbage can and layers in multiple restrictions that can trigger fines and repair charges.

Then, under the Universal Traffic Safety / Gate Access policy, gate-lane use is treated as "strict-liability" and framed as an immediate "Health, Safety, and Welfare" threat, with escalating fines (\$250, \$500, then \$1,000 per occurrence) and even the possibility of municipal referral for citation or enforcement. Homeowners are held responsible for guest and vendor behaviors. Policies like these may be justified as "safety," but in practice they can be enforced punitively—especially when the Board has broad discretion and homeowners have little meaningful recourse.

I recently have tried to exercise my basic right as a homeowner to review a small selection of my association's financial records, only to be met with what feels like deliberate obstruction. Instead of allowing me to view the documents locally—where they are kept roughly 10 minutes from my home—I was told that because of my "prior communication and behavior" with management, I must drive 40 minutes to the association's attorney's office just to inspect the same records. When I asked the management company to clarify exactly what "prior communication and behavior" they were referring to, I received no clear explanation. In my view, this vague accusation is being used as a pretext to intimidate me and discourage transparency, effectively punishing a homeowner for asking questions and trying to review financial documents that should be readily available for inspection.

Over the past ten years, I have served on one of the HOA boards in our community. I understand how an HOA board is supposed to function and how a HOA Board member is supposed to behave. HOA board members serve the community and enforce the governing documents fairly and consistently.

Yet what I've seen and experienced is the opposite of accountable governance. I've felt the frustration of going through NRED and getting nowhere. I've watched HOA boards impose ridiculous rules, inconsistent enforcement, and harass homeowners who simply ask questions or push back. I have personally watched a homeowner spend tens of thousands of dollars trying to hold a runaway board accountable—money that should never be required just to obtain basic fairness and transparency. (My opinions.)

Does Nevada need an overhaul of HOA power? Absolutely. Read some of the documents I have attached. The current system does not work for homeowners. The ADR and Intervention Affidavit process is worth less than the paper it's written on when

complaints are dismissed without explanation and mediation becomes a box-checking exercise for an HOA board with no incentive to settle. Nevada needs practical reform that restores balance, strengthens transparency, and creates real accountability—along with a workable, fair pathway for resolving conflicts between HOA boards and homeowners. States around the country are moving in this direction, and it's time Nevada does the same.

Respectfully,

Judith Hendrickson

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