

**HOMEOWNER ASSOCIATION SERVICES**

2266 CAMINO RAMON  
SAN RAMON, CA 94583

FA [REDACTED]  
WWW.HOASERVICES.NET



Department of Financial Protection and Innovation  
Legal Division  
Attn: Sandra Navarro, Legal Assistant  
2101 Arena Boulevard  
Sacramento, CA 95834

**Re: PRO 05-21 / Support of Exemption for HOA Debt from Debt Collection Licensing Act**

To whom it may concern:

I am writing as the owner of Homeowner Association Services, a management company representing 100 homeowners associations and 20,000 units, located in San Ramon, California. Our firm's business involves the management of homeowners associations, including the collection of homeowners association dues. We support the DFPI's recent proposal to exempt "debt owed pursuant to a Homeowners Association Declaration of Covenants, Conditions and Restrictions or other equivalent written agreement."

The DFPI has clarified on its website that

"routine HOA assessments do not constitute a "consumer credit transaction" as defined in the DCLA, and therefore do not constitute "consumer debt" under the Act. Since the collection of routine HOA assessments is not considered to be collection of "consumer debt," such activity would not constitute being engaged in the business of debt collection and does not require licensure under the DCLA."

Most homeowners associations are non-profit organizations and a licensure requirement would impose a hardship on volunteer board members and would increase assessments for members as a result of the new obligations imposed by the Debt Collection Licensing Act.

Therefore, for the continued financial health of thousands homeowners associations across California, I urge you to pass the proposed amendment to exclude HOA debt from the DCLA.

Sincerely,

[REDACTED]  
Ryan Bantz, CPA, CCAM  
Owner & CEO