

HOA dues still pile up after filing bankruptcy. What to do?

If you own a condo or other property and pay HOA (Home Owners Association) dues, filing bankruptcy will eliminate back HOA dues incurred before that filing, but not those dues charged after the filing.

If you're still living in the condo, owing HOA dues is really what you would expect. But if you've moved out in anticipation of a foreclosure, and title is still in your name, those HOA dues keep piling up after you file bankruptcy and remain your personal debts. Here are some possible solutions...



- **Keep living in the condo** until the house is sold at foreclosure sale. HOA dues are cheaper than rent, so pay them each month.
- **If you move out, rent the condo to someone** on a short-term basis so you can cover the HOA dues.
- **Try to get the mortgage lender to accept the deed from you in lieu of foreclosure.** That would get you off the title sooner and end your liability for HOA dues.
- **Wait to file bankruptcy** until very close to the foreclosure sale date, or even better wait until after the foreclosure sale, so as much of those back HOA dues as possible will be discharged in your bankruptcy. Consult with an experienced bankruptcy attorney to see if waiting might create other problems.
- **File a Chapter 13 bankruptcy and convert it to a Chapter 7** after you're no longer on title to the condo. You would have to qualify for a Chapter 13, and also for a later Chapter 7. Definitely consult with an experienced bankruptcy attorney about this one.

So there you are, ways you can avoid HOA dues "unfairly" piling up after filing bankruptcy.

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