



KERRY LUTZ

HOA Emperor

THE MOB WAS TOUGH—BUT THE BOARD WAS MURDER!



SURVIVING YOUR HOA WITHOUT LOSING YOUR MIND

COMEDY • SATIRE • PRACTICAL SURVIVAL SKILLS



ABOUT THE PROGRAM

Homeowners Associations impact millions of Americans—yet few understand how they really work.

Combining humor, real-life experience, and practical advice, Kerry Lutz delivers an entertaining and educational program that helps residents better understand HOA governance while laughing at the absurd situations many communities create.

This clean, audience-friendly presentation is perfect for libraries, civic organizations, country clubs, and community groups.

AUDIENCES CALL IT:

"Part stand-up comedy, part consumer education, and part group therapy."

WHAT AUDIENCES SAY

*"Kerry had our entire room laughing and nodding in agreement."
— PGA National Resident*

*"Finally, someone who understands what it's really like living in an HOA!"
— Jupiter Jewish News Reader*

*"Informative, entertaining, and exactly what our community needed."
— Library Program Attendee*



PROGRAM OUTLINE

- 1 The HOA Serenity Prayer**
Interactive opening to set the tone.
- 2 America's Top Recovering Attorney®**
How a retired attorney became a Certified HOA Therapist®.
- 3 Comedy Segment (10–12 Minutes)**
Lawyer jokes, South Florida culture, pickleball politics, clubhouse renovation addiction, and more.
- 4 HOA Horror Stories**
Real-world examples, funny stories, and lessons learned.
- 5 HOA Survival Strategies**
Practical advice for homeowners—how to survive and thrive.
- 6 HOA Therapy Session**
Audience participation and group diagnosis of HOA stress.
- 7 Questions & Answers**
Open discussion.
- 8 Closing Remarks**
Takeaways, resources, and book info.

AUTHOR OF HOA EMPEROR

The Mob Was Tough—
But The Board Was Murder!



COMING SOON



ABOUT KERRY LUTZ

Kerry Lutz is a retired attorney, entrepreneur, author, broadcaster, and founder of Financial Survival Network. Over a four-decade career, he has built businesses, recovered hundreds of millions in assets, conducted thousands of interviews, and spoken to audiences throughout the United States.

A former member of the Eagleton Estates Homeowners Association Board, Kerry combines first-hand governance experience with legal insight and observational humor.

His forthcoming novel, **HOA Emperor: The Mob Was Tough—But The Board Was Murder**, explores the often-comedic realities of life in modern homeowners associations.

- 40+ Years Legal, Financial & Media Experience
- 10,000+ Podcast Episodes
3,00K+ Interviews
- Certified HOA Therapist®
Recovering Attorney®

AUDIENCE REACH

- 165,000+**
Combined Subscribers
(100K+ Beehiiv • 65K+ Substack)
- 10,000+**
Podcast Episodes
Financial Survival Network
- National & International
Audience
- Multiple Books
Published

IN THE MEDIA

Featured in reputable media and community publications.



Tear sheets available upon request.

SPEAKING TOPICS

- ✓ Understanding HOA Boards (and Board Members)
- ✓ How to Deal with Difficult Neighbors
- ✓ Decoding the Rules & Governing Documents
- ✓ Surviving Clubhouse Renovation Assessments
- ✓ HOA Disputes, Conflicts & Resolutions
- ✓ Finding Humor & Sanity in the Absurd

PROFESSIONAL RESUME

Full resume available upon request or by scanning the QR code.



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FinancialSurvivalNetwork.com



HOAEmperor.com



KERRY LUTZ

★ BEST-SELLING AUTHOR

AMERICA'S TOP RECOVERING ATTORNEY®

CERTIFIED HOA THERAPIST®

"THE MOB WAS TOUGH — BUT THE BOARD WAS MURDER."

Kerry Lutz spent 35 years practicing law before deciding the billable hour was bad for his health. Now nationally known as America's Top Recovering Attorney®, he's the best-selling author of **HOA Emperor**, founder of the **Financial Survival Network**, and a Certified HOA Therapist® who turns violation notices, board coups, and the great pickleball gold rush into the funniest hour your community will host all year.

165,000+

COMBINED SUBSCRIBERS

10,000+

PODCAST EPISODES

3,000+

INTERVIEWS CONDUCTED

40+

YEARS LEGAL & FINANCIAL
EXPERIENCE

ABOUT KERRY

A Palm Beach Gardens resident and former HOA board member himself, Kerry combines four decades of legal and financial media experience with first-hand governance scars. Host of the **Financial Survival Network**, he's conducted thousands of interviews and built a nationwide audience that turns to him for the truth — delivered with a punchline. His debut satire, **HOA Emperor: The Mob Was Tough — But the Board Was Murder**, hit #1 in Organized Crime & Financial Thrillers on Amazon, and he now brings that same material to the stage as a live comedy hour.

SPEAKING & PROGRAM TOPICS

- ✓ Understanding HOA Boards (and Board Members)
- ✓ How to Deal with Difficult Neighbors
- ✓ Decoding the Rules & Governing Documents
- ✓ Surviving Clubhouse Renovation Assessments
- ✓ HOA Disputes, Conflicts & Resolutions
- ✓ Finding Humor & Sanity in the Absurd

45-Min Keynote

After-Dinner Set

Live Reading

Humor Talk + Q&A

WHAT AUDIENCES SAY

"Kerry had our entire room laughing and nodding in agreement."

— PGA NATIONAL RESIDENT

"Finally, someone who understands what it's really like living in an HOA!"

— JUPITER JEWISH NEWS READER

"Informative, entertaining, and exactly what our community needed."

— LIBRARY PROGRAM ATTENDEE

AS FEATURED IN

The Jewish Voice · PGA C.A.N. · PGA National
Community News · Jupiter Jewish News · Financial
Survival Network



HOA EMPEROR

The Mob Was Tough — But the Board Was Murder.

★ #1 Amazon Bestseller —
Organized Crime & Financial
Thrillers

Local Author And America’s Top Recovering Attorney Finds The Comedy In Community Life

Palm Beach Gardens resident and author Kerry Lutz doesn’t have to go far for inspiration—just down the block. His new satire, *HOA Emperor*, turns the daily dramas of Florida community life into laugh-out-loud comedy. A former attorney who served on his own HOA board, Kerry calls himself America’s Top Recovering Attorney and swears the meetings alone could power an entire Netflix series.



• Q: Kerry, what made you decide to write a novel about HOA life?

A: I served on my own HOA board for a couple of years, and it was like a never-ending sitcom. The stories wrote themselves—people arguing about mailbox paint, sprinkler overspray, speed-bump height. You realize paradise isn’t lost; it’s just buried under meeting minutes.

• Q: So *HOA Emperor* came straight from lived experience?

A: Every page. The book’s hero thinks he’s creating order, but in true Florida fashion, the more rules he writes, the wilder things get. Serving on that board gave me enough material for a lifetime—or at least three sequels and two prequels.

• Q: What did your legal background add to the mix?

A: After 35 years in courtrooms, I’ve seen just about everything people can argue about. Lawyers and HOA boards share a dangerous trait: they believe that logic alone can solve human behavior. Spoiler alert—it can’t. I was ready to turn depositions into punchlines. Writing comedy was cheaper than therapy and way more fun.

• Q: What’s this we hear about the “pickleball scam”?

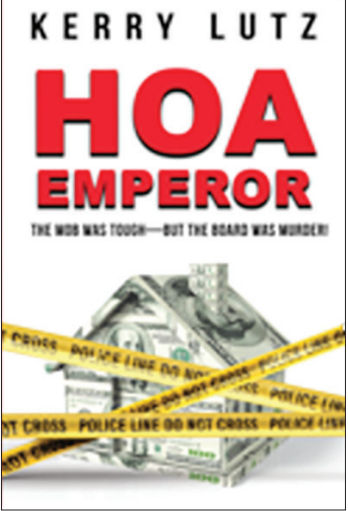
A: Ah, yes—the great pickleball gold rush. Every community suddenly “needs” new courts, consultants, and soundproof fences. Millions of dollars later, everyone’s still fighting about the noise. I call it Pickleball: The Musical—a tragicomedy in three acts: fundraising, finger-pointing, and lawsuits. The only real winners are the paddle companies and the orthopedic surgeons. It’s Florida’s fastest-growing sport and the leading source of E.R. admissions in Florida.

• Q: Why do you think people get so worked up over little things in their communities?

A: Because they have too much time on their hands and not enough real drama in their lives, so they have to manufacture it! Once the kids are grown and the mortgage is paid, we redirect that energy into HOA rule infractions and violations. Florida sunshine plus spare time equals unresolvable conflict, but no shortage great comedy. And deep down, we all want the place to look perfect—we just can agree on what “perfect” is.

• Q: Your readers say the book feels both funny and familiar. Is that intentional?

A: Absolutely. If you live in Palm Beach Gardens or any HOA, long enough, you’ll see every character in the book walking a dog or driving a golf cart. My goal was to let readers laugh at themselves a little—and realize that every community has the same lovable crazies.



• Q: You call yourself “America’s Top Recovering Attorney.” Where did that come from?

A: It started as a joke on my podcast, The Financial Survival Network. After decades of legal work, I realized I was allergic to billable hours. Now I use my legal scars to make people laugh instead of argue. It’s the best career move I ever made.

• Q: What’s the biggest lesson you learned from HOA life?

A: Don’t volunteer unless you’ve got a sense of humor and a fresh set of armor. Seriously—if you can’t laugh at your HOA, you’re taking paradise way too seriously. The bylaws may change, but human nature never does.

• Q: Where can we find the book?

A: All my books are on Amazon, of course—and wherever *fine* books used to be sold.

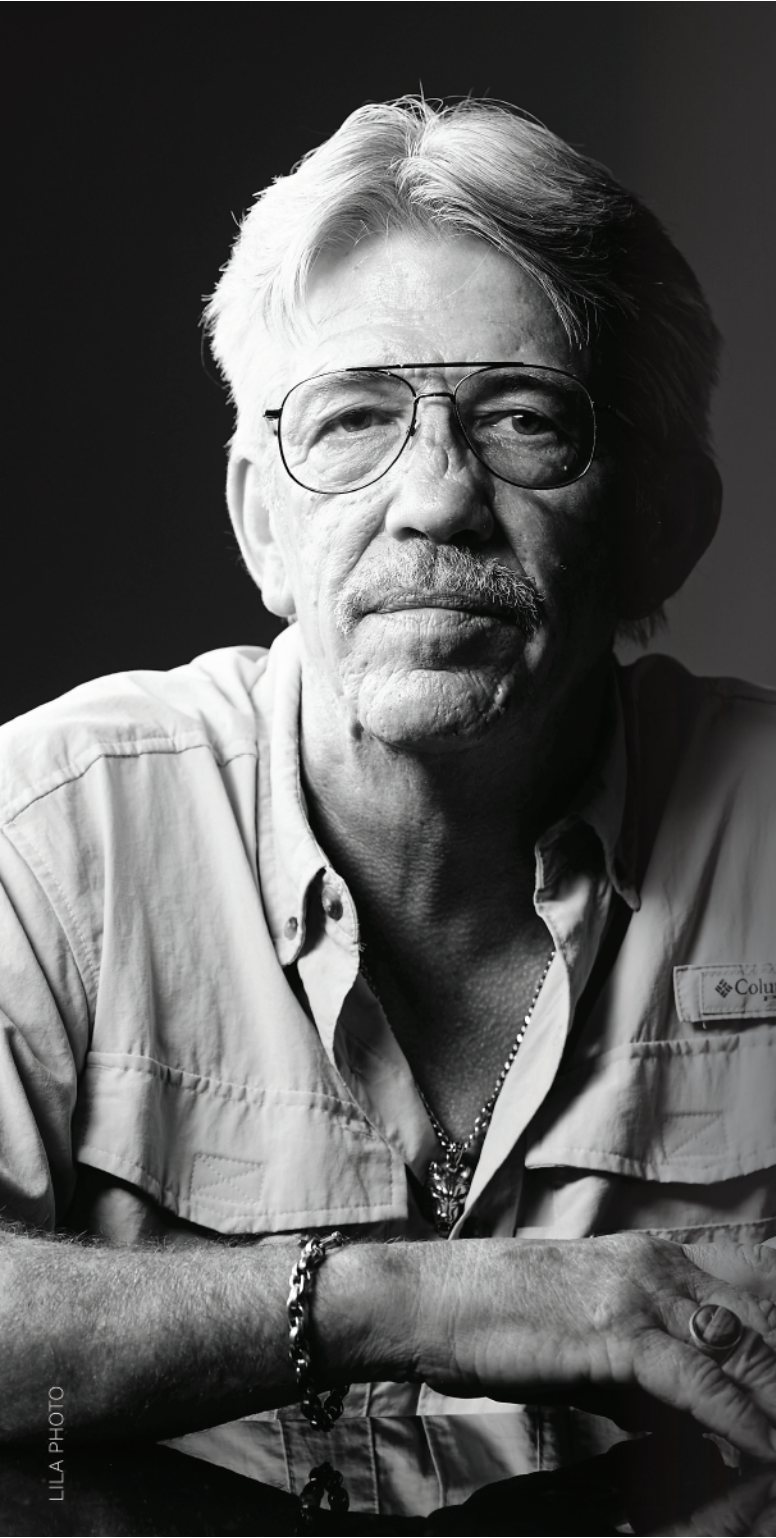
• Q: What’s next for you?

A: Taking the comedy on the road. I’m booking country-club and community-center events all over Florida—live readings, humor talks, Q&A sessions. If you’ve ever gotten a violation letter or survived an HOA election, you’ll relate and you definitely need the therapy.

“You haven’t lived until you’ve served on your HOA board. Paradise comes with split board votes—and funeral preparations.”

About the Author: Kerry Lutz is a Palm Beach Gardens resident, author of *HOA Emperor*, and host of the Financial Survival Network. Known nationwide as America’s Top Recovering Attorney, he helps Floridians laugh their way through violations and mediations.





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Local Happenings from page 6

Nearly 1,000 volunteers participated last year, giving back at more than 15 locations. Since its start, Kohl JVC projects have impacted nearly 120,000 local residents, supported by over 5,000 volunteers annually who distribute meals, promote literacy, and provide vital resources to those in need.

Nathan Chau, director of the Workshop program at Palm Beach Atlantic University, added: “The annual MLK Day of Service partnership between PBA and Federation is so special. It perfectly embodies what Dr. King stood for – looking beyond our differences and uniting to serve others.”

Students in PBA’s Workshop program have been serving the community since 1968, contributing more than 4.1 million hours of service and demonstrating the university’s deep commitment to compassion and civic responsibility.

Registration is now open at jewishpb.org/mlk26. Space is limited for many projects, sign up early!



In addition to a generous partnership with GL Homes, 2026 MLK Day of Service is presented with support from Federation’s Palm Beach Center to Combat Antisemitism & Hatred as well as OneWorld: Davis Family Tolerance Project.



During the Festival of Lights, you continue to spread light throughout the Palm Beaches and across the world.

The glow of Hanukkah candles brings light to our lives, just as our community brings light to those in need here at home, in Israel and in 70 countries around the world.

Thank you for your generosity at Hanukkah and year-round.

Visit jewishpb.org/hanukkah2025 for Hanukkah activities and resources to help you celebrate.



Jewish Federation Partner Organizations & Programs



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From the Borscht Belt to Palm Beach Gardens: Kerry Lutz, America’s Top Recovering Attorney, Finds Humor in HOA Life

Palm Beach Gardens author and podcaster Kerry Lutz grew up on a steady diet of Jewish humor — the Catskills cadence, the rhythm of Rodney, Henny, and Joan — and now channels those sweet memories into his new satire *HOA Emperor: The Mob Was Tough — But the Board Was Murder*, a laugh-out-loud look at Florida’s gated-community life. In this conversation, Kerry traces the lineage of his comedy from the Borscht Belt to Boca, with a detour through one very memorable visit with Rodney Dangerfield.



• Q: Your humor feels rooted in the great Jewish comedic tradition. Who inspired you?

A: I was raised on the legends — Henny Youngman, Mel Brooks, Joan Rivers, Rodney Dangerfield. I even met Rodney once at his apartment; he answered the door in a silk robe and slippers, exactly as advertised — gracious, funny, perfectly self-deprecating. And then there were the philosophers: George Carlin, our token goy and arguably the best of all time, and Lenny Bruce, who proved truth and rebellion could be comedy’s twin engines. They taught me that laughter is honesty in better lighting and before the wine runs out.

• Q: How did that influence become *HOA Emperor*?

A: Florida is the new Catskills. The stages are smaller — clubhouses instead of showrooms — but the characters are larger than life. When retirees debate holiday lighting, flood mitigation, and palm-tree trimming like they’re drafting the Geneva Convention, you either run or you write. I wrote. *HOA Emperor* was born from those meetings where everyone insists they’re right about the mailbox color.

• Q: Did being an attorney shape how you see that world?

A: Completely. Lawyers spend years watching people weaponize logic. In HOA life, the bylaws are the new Torah — everyone’s quoting them, nobody’s following them. After thirty-five years I call myself *America’s Top Recovering Attorney*. Writing humor came naturally and was cheaper than therapy.

• Q: What makes Florida such fertile ground for comedy?

A: Because it’s paradise with paperwork and assessments. We have perfect weather and somehow still manage to argue about hedge height. Every HOA meeting could be an episode of *Curb Your Enthusiasm*. If you can’t laugh at your HOA, you’re taking paradise way too seriously.

• Q: There’s a generational bridge in your work — Catskills rhythm meets modern Florida reality.

A: The great comedians were truth-tellers in disguise. Whether it was Lenny taking on censorship or Carlin breaking down language, they pushed boundaries so the rest of us could laugh without guilt. Florida gave me a fresh stage. Same mission: Find the absurdity, tell the truth, make it funny.

• Q: Where can we find the book?

A: All my books are on Amazon, of course — and wherever fine books used to be sold.

• Q: What do you want readers to take away from *HOA Emperor*?

A: That humor is the best form of community service. Life in a gated paradise can drive you crazy if you let it. Shared laughter turns neighbors into allies. That’s the Borscht Belt secret: Laughter heals the tribe — mine just happens to live behind guard gates, golf carts, and stray gators.

• Q: What’s next?

A: Taking the show on the road. I’m lining up country clubs and community events across Florida to help people laugh their way through the violation notices. My dream is to make HOA meetings fun again — or at least survivable, but that’s probably too ambitious.

“Florida is paradise with paperwork and funeral preparations. Every HOA meeting could be an episode of Curb Your Enthusiasm.”

About the Author: Kerry Lutz is a Palm Beach Gardens resident, author of *HOA Emperor*, and host of the *Financial Survival Network*. Known nationwide as America’s Top Recovering Attorney, he blends humor and insight to help Floridians find the endless comedy in community life.

