Assessment & Delinquency Trends in Community Associations

Snap Survey

September 2026



268 Respondents Across 40 U.S. states and D.C.

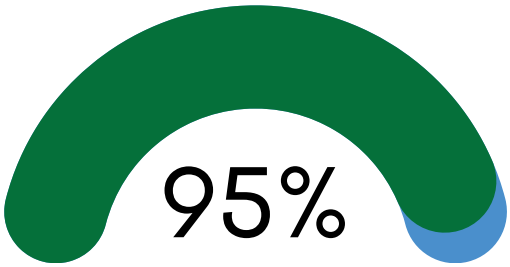
Assessment Trends and Financial Stability

Community associations rely on assessments to fund operations, maintenance, and long-term needs. This survey examines assessment trends, homeowner delinquencies, collection practices, and financial impacts, providing a snapshot of how communities are managing these responsibilities.

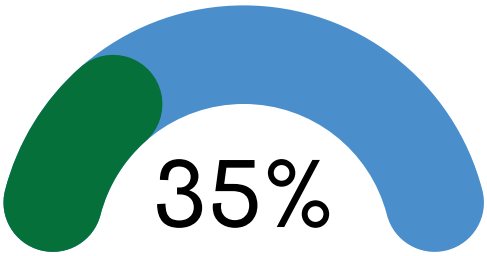
RESPONDENT PROFILE

- **50%** Homeowner Leader
- **32%** Community Manager
- **9%** Management Exec/CEO
- **6%** Other Business Partners
- **3%** Attorney

At-A-Glance



Reported regular assessment increases over the past three years



Reported increased assessment delinquencies over the past 12 months

TOP REPORTED DRIVERS OF REGULAR ASSESSMENT INCREASES

- **64%** Insurance premiums
- **55%** Reserve funding needs
- **38%** Maintenance and repair costs

COMMUNITY TYPES REPRESENTED

- **49%** HOA
- **36%** Condo
- **9%** Mixed
- **1%** Coop
- **4%** Other

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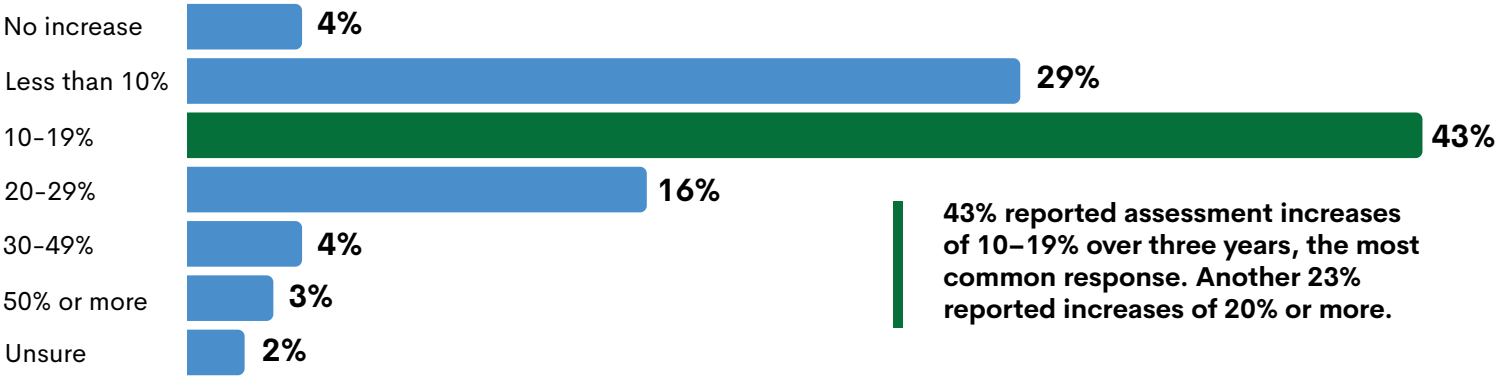


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Assessment Trends & Financial Pressures

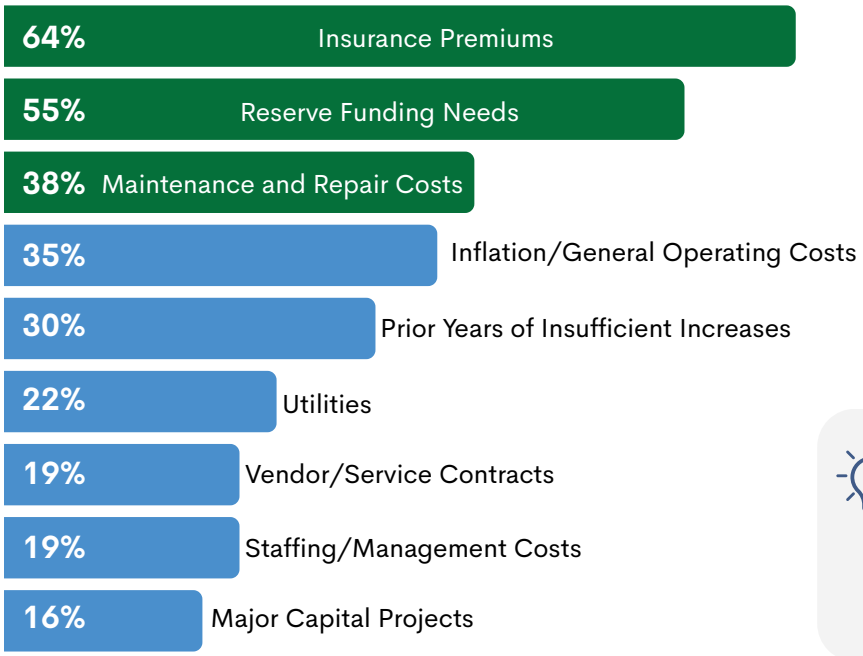
Assessment changes can reflect a variety of financial and operational considerations. This section examines the extent of regular assessment increases over the past three years, the factors contributing to those changes, and the use of special assessments.

Change in Regular Assessments (Past Three Years)

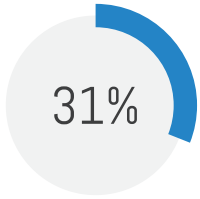


43% reported assessment increases of 10–19% over three years, the most common response. Another 23% reported increases of 20% or more.

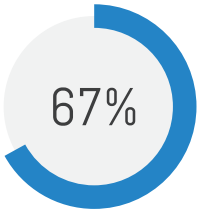
Drivers of Assessment Increases



Special Assessments



Reported imposing a special assessment during the past three years



Reported no special assessment during that period

Unsure: 2%

KEY TAKEAWAY

Although 95% reported regular assessment increases, most were below 20% over three years. Insurance premiums and reserve funding were the leading reported drivers, while 67% reported no special assessments.

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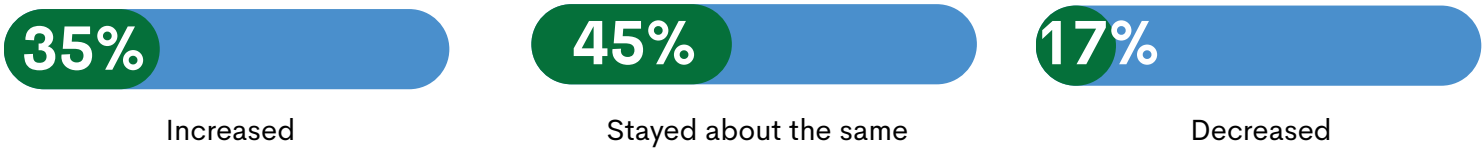


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Delinquency Trends & Contributing Factors

Assessment delinquency trends provide another perspective on community financial stability. This section examines changes in delinquency rates, perceived causes of unpaid assessments, and the distribution of homeowner accounts by payment status.

Change in Assessment Delinquencies (Past Twelve Months)

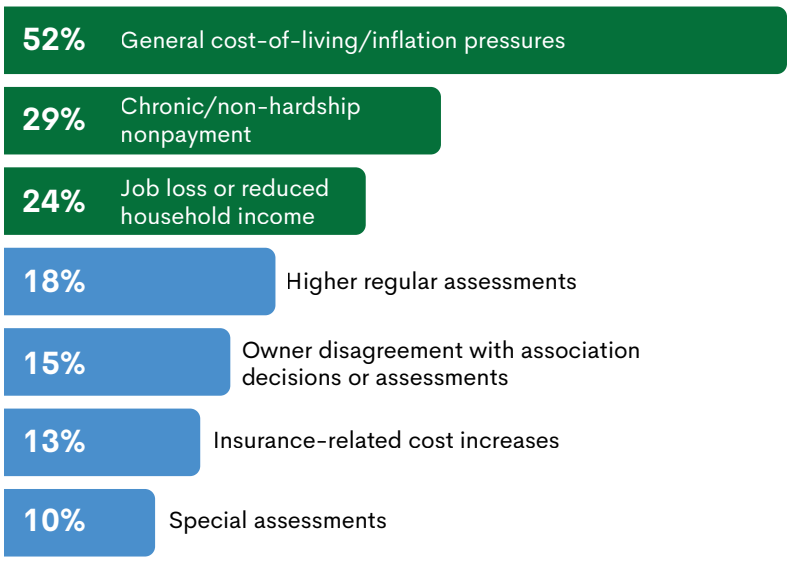


Increased | Stayed about the same | Decreased

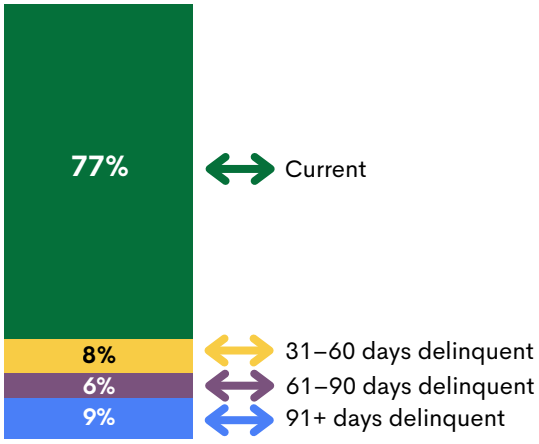
Unsure: 3%

Delinquency trends were mixed, with more respondents reporting increases than decreases over the past year, although stability was the most common response.

Top Reported Factors Contributing to Delinquencies



Assessment Payment Status



Among 190 complete responses, an average of 77% of homeowner accounts were current and 23% delinquent.

KEY TAKEAWAY

Delinquency experiences varied across communities. While stable or declining rates were more common than increasing rates, cost-of-living pressures emerged as the leading perceived contributor to unpaid assessments. Among communities providing complete data, most homeowner accounts were current.

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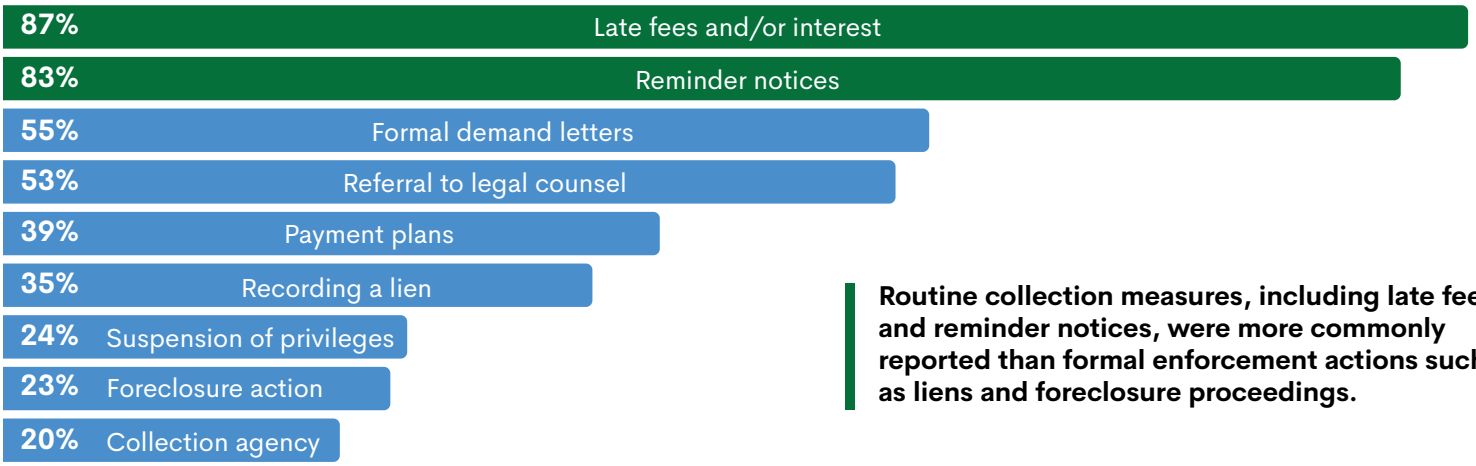


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Collection Practices & Financial Impacts

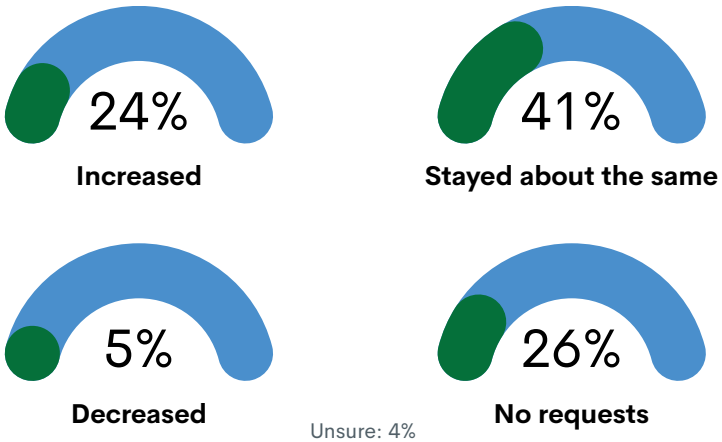
Community associations use a range of practices to address unpaid assessments, from reminders and payment plans to formal collection procedures. This section examines the approaches communities use, trends in homeowner payment-plan requests, and the financial or operational impacts of delinquencies.

Most Common Collection Practices



Routine collection measures, including late fees and reminder notices, were more commonly reported than formal enforcement actions such as liens and foreclosure proceedings.

Trends in Homeowner Payment-Plan Requests

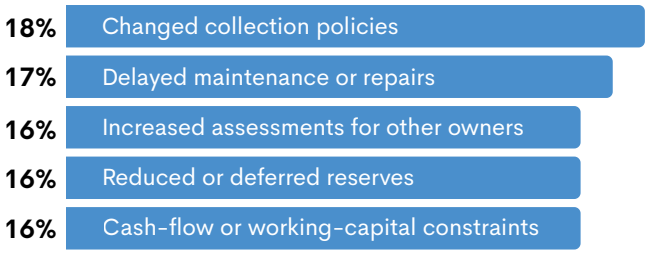


Unsure: 4%

Financial & Operational Impacts



Reported none of the listed financial or operational impacts from delinquencies



KEY TAKEAWAY

Collection practices range from routine reminders and late fees to formal enforcement measures. Payment-plan requests were generally stable or absent, while 53% reported none of the listed financial or operational impacts from delinquencies.

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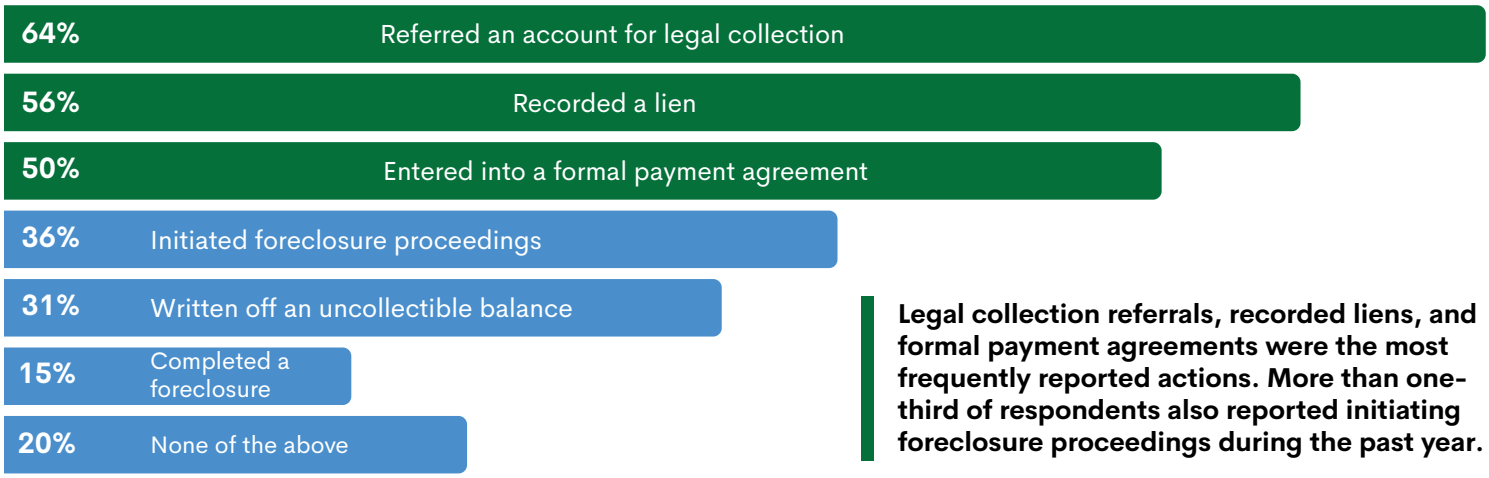


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Collection Actions & Foreclosure Trends

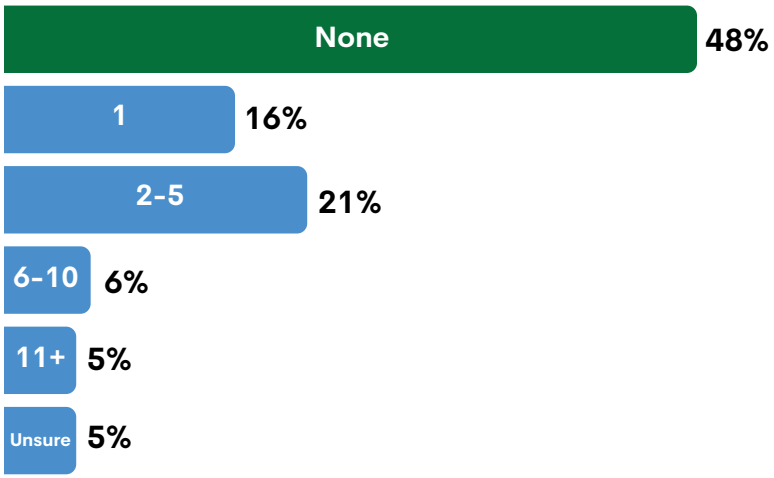
Community associations may pursue formal collection and enforcement measures when assessments remain unpaid. This section examines actions taken over the past year, the frequency of foreclosure proceedings, and whether proceedings resulted in property sales.

Collection & Enforcement Actions (Past 12 Months)



Legal collection referrals, recorded liens, and formal payment agreements were the most frequently reported actions. More than one-third of respondents also reported initiating foreclosure proceedings during the past year.

Foreclosure Proceedings (Past Three Years)



Reported Foreclosure Outcomes



KEY TAKEAWAY

Formal enforcement activity varied considerably across communities. Nearly half reported no foreclosure proceedings over three years, underscoring the distinction between routine collection measures, foreclosure initiation, and completed sales.

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What Works: Approaches to Assessment Collections

A total of 215 respondents shared approaches they have found effective in addressing unpaid assessments. The themes and selected quotations reflect individual experiences, highlighting the importance of early communication, flexible payment arrangements, consistent collection procedures, and appropriate escalation when necessary.

EARLY & PERSONAL COMMUNICATION

Respondents emphasized contacting homeowners promptly through reminders, phone calls, and personal conversations before balances grow or require formal collection.

"Direct owner contact to review/ determine reason for delinquency and explain impact. Provide opportunity to correct before further action."

PAYMENT FLEXIBILITY & SOLUTIONS

Payment plans and accessible payment options were frequently identified as ways to help homeowners address outstanding balances while avoiding further collection activity.

"Working with the resident on a payment plan with empathy and understanding."

CONSISTENT POLICIES & FOLLOW-UP

Many respondents stressed the importance of established collection policies, timely notices, and consistent enforcement to prevent delinquencies from escalating.

"Having a set procedure on when notices are sent and when lien procedures are initiated. It's better to be consistent and start sooner rather than later. That helps the homeowner also not fall so far behind as well."

ESCALATION & LEGAL COLLECTION

For unresolved delinquencies, respondents highlighted the role of formal demand letters, liens, and legal counsel in supporting consistent collection efforts and protecting association finances.

"Late fees for those with small amounts; legal redress for those with large delinquencies."

FINAL THOUGHT

Respondents described a range of approaches to managing assessment delinquencies, from early communication and flexible payment arrangements to consistent enforcement and legal action when necessary. Together, their perspectives underscore the importance of timely action, clear policies, and balancing association financial responsibilities with individual homeowner circumstances.

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