

HOA Payments Pulse Report

What 30+ HOA leaders told us about checks, portals, fees, reconciliation, and what it will take to modernize collections.

Based on webinar responses collected March 26, 2026
8 live polls | 37 attendee questions

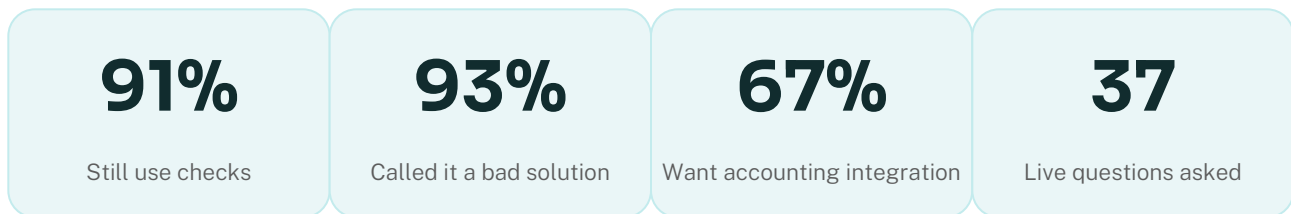
Table of Contents

01	Executive Summary
02	Methodology
03	The Paper Check Is Still Running the Process
04	The Status Quo Is Underperforming
05	Boards Want Online Payments to Do More Than Collect Dues
06	The Buying Criteria Are Clear
07	The Live Questions Exposed the Real Blockers
08	A Practical Guide to Transitioning HOA Payments Online
09	What This Means for HOA Boards

Executive Summary

HOA payments are stuck in the middle of a transition. Boards know residents want convenience. Treasurers want cleaner books. Managers want fewer manual touches. But most communities are still operating in a hybrid model: part online, part check, part workaround.

This report turns one live webinar's poll results and attendee questions into a practical benchmark for HOA boards, self-managed communities, and property management teams. The goal is simple: show where communities are today, identify the friction slowing progress, and outline what a better payment workflow actually needs to look like.



Five Signals from the Data

- 1** Checks still dominate. Most communities have not fully moved away from paper. Digital options exist, but legacy payment methods still drive the process.
- 2** The status quo is underperforming. When attendees were shown real-world payment scenarios, the overwhelming majority labeled those workflows a bad solution.
- 3** Boards want online payments to do more than collect dues. Dues remain the primary use case, but communities also want online collection for events, one-off charges, amenities, and special assessments.
- 4** Accounting and convenience lead buying criteria. Integration with accounting systems, one-click pay links, and auto-pay rose to the top as the features most likely to drive adoption.
- 5** The blockers are operational, not theoretical. The live questions focused on QuickBooks, fees, unpaid visibility, resident adoption, and how to reconcile payments correctly at scale.

Methodology

This report is based on webinar responses collected on March 26, 2026, including 8 live polls and 37 attendee questions.

Because the sample comes from webinar attendees rather than a controlled market survey, these findings should be treated as directional signals, not a full market census. Even so, the patterns are clear enough to be useful: HOA leaders are not asking whether online payments matter. They are asking how to make them easier to adopt, easier to reconcile, and easier to trust.

What the 8 polls covered

Poll 1 · Current payment methods

Which payment methods residents use today (multi-select, n = 32).

Poll 2 · Payment scenario 1: resident dropping off a check

Rating for a current, common offline-payment workflow.

Poll 3 · Payment scenario 2: portal payment without unit match

Rating when online payments arrive without a clean accounting link.

Poll 4 · Payment scenario 3: manual reconciliation at month-end

Rating for the back-office cost of mixed payment streams.

Poll 5 · Payment scenario 4: follow-up on unpaid residents

Rating for how communities surface and chase unpaid balances.

Poll 6 · Top operational pain point

Open-format prompt on the single biggest payment headache.

Poll 7 · Most relevant online payment use cases

Use cases beyond dues that boards want online (multi-select, n = 33).

Poll 8 · What would make online payments a no-brainer

The features most likely to drive adoption (multi-select, n = 27).

1. The Paper Check Is Still Running the Process

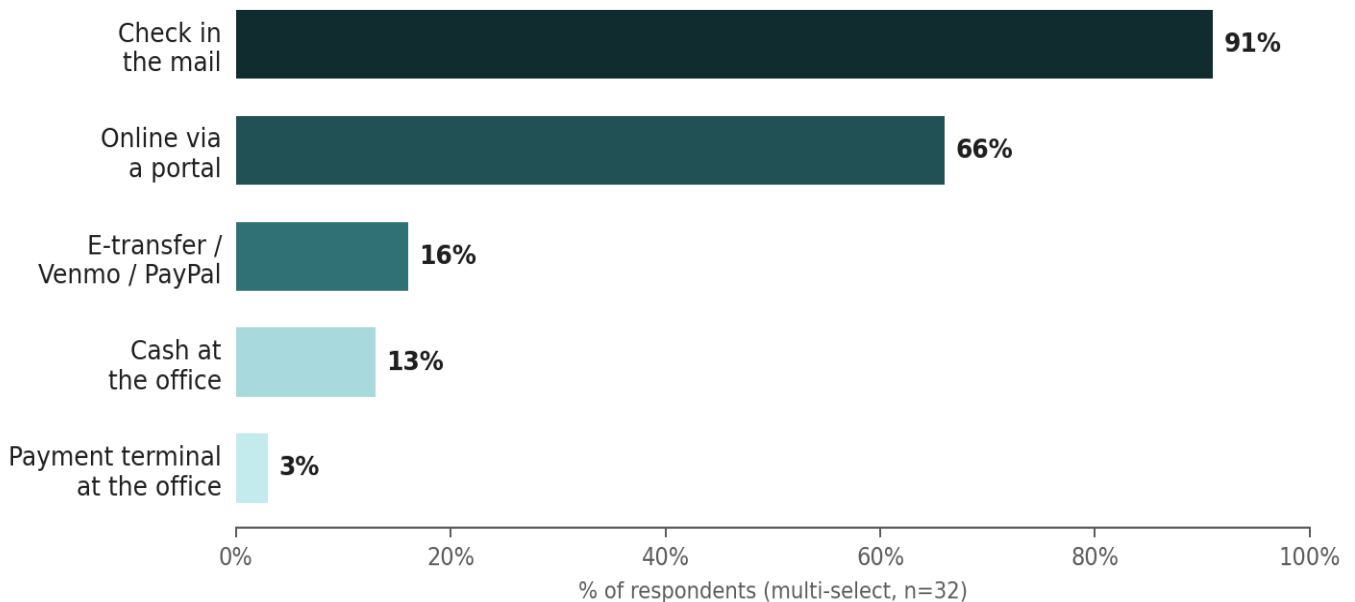
The biggest takeaway is simple: checks are still deeply embedded in HOA operations.

That matters because many communities have added digital payment options without actually simplifying the back office. A portal may give residents more flexibility, but if staff still have to cross-check records, chase exceptions, or reconcile multiple payment streams manually, the workload has not really gone away.

This is the hidden problem with hybrid systems. They often preserve the worst parts of both worlds: manual handling, duplicate tracking, payment exceptions, and month-end cleanup.

For many HOAs, the question is no longer "Do we offer online payments?" The better question is "Has online payment reduced the work behind the scenes?"

Current Payment Methods in Use



Poll 1 | Multi-select | n = 32 respondents

KEY TAKEAWAY

91%

of communities still receive paper checks. Adding a portal alongside checks does not remove the manual work. It duplicates it.

2. The Status Quo Is Underperforming

The clearest signal from the webinar was not just adoption. It was dissatisfaction.

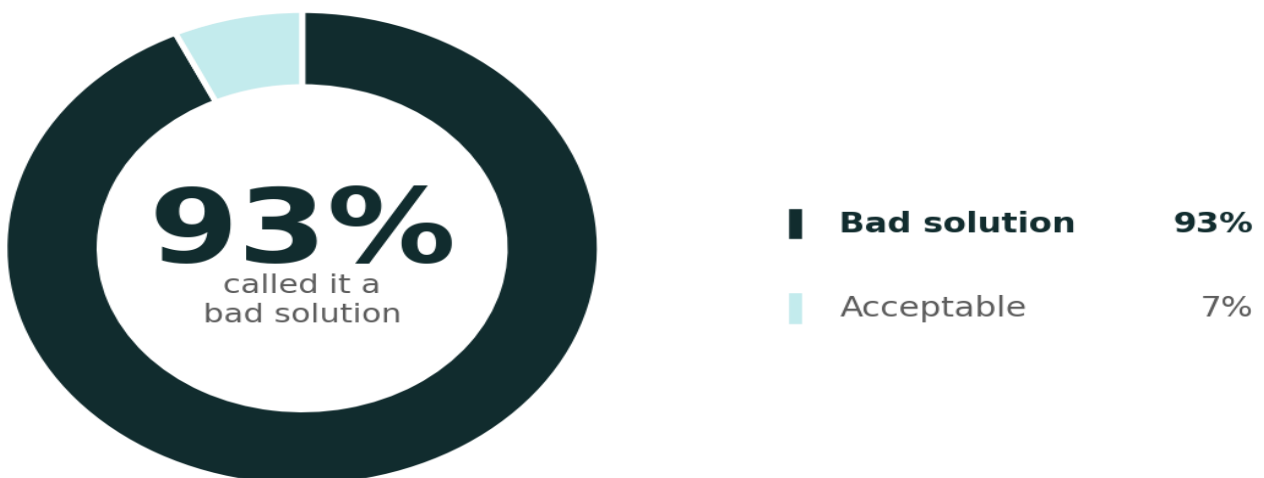
Across four scenario-based polls, attendees repeatedly voted that common HOA payment workflows were bad solutions. That tells us something important: the market is not resisting modernization. It is reacting to fragmented processes that still depend on spreadsheets, checks, office-hour collection, or disconnected systems after the resident clicks "pay."

In other words, boards are not looking for a shinier payment button. They are looking for a workflow that actually reduces effort.

A payment process starts to fail when:

- Staff cannot easily see who has and has not paid
- Payment records do not match cleanly to units or addresses
- Accounting teams still need exports, re-keying, or manual reconciliation
- Residents who need help have no assisted-payment path
- Events, dues, fees, and one-off payments all live in separate tools

How Attendees Rated Current HOA Payment Workflows



Combined result across 4 real-world payment scenarios | Polls 2-5 | n = 125 total responses

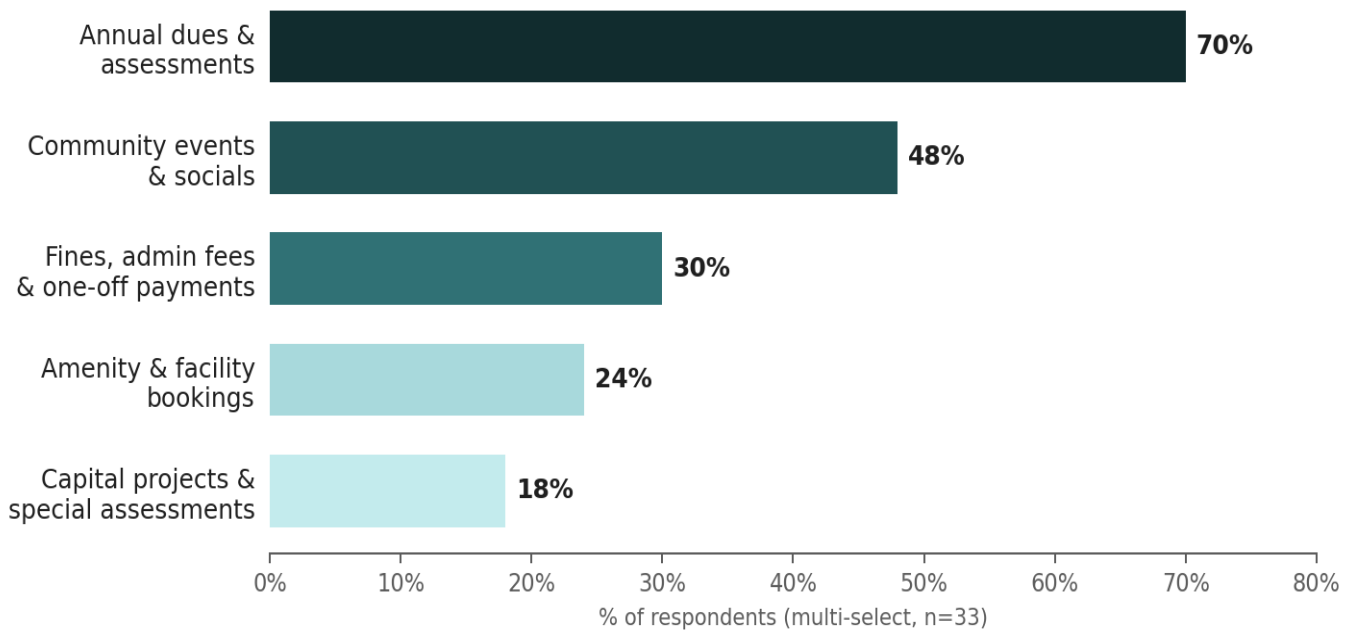
3. Boards Want Online Payments to Do More Than Collect Dues

Dues and assessments are still the anchor use case for HOA payments. That is expected. What is more interesting is what comes next.

Nearly half of respondents also want online collection for community events and socials. Others want support for fines, admin fees, amenity bookings, and special assessments. That tells us communities are not thinking about online payments as a single-purpose feature anymore. They want one workflow that can support both recurring payments and irregular charges.

This is a major shift. An HOA that only digitizes annual or quarterly dues still leaves a long list of manual transactions untouched: fundraiser tickets, clubhouse reservations, move-in fees, fines, pool passes, special assessments, and one-off charges. Those payments still create the same old problems when they stay offline.

Most Relevant Online Payment Use Cases



Poll 7 | Multi-select | n = 33 respondents

4. The Buying Criteria Are Clear

When attendees were asked what would make an online payment solution a no-brainer, the top answers were not flashy. They were practical.

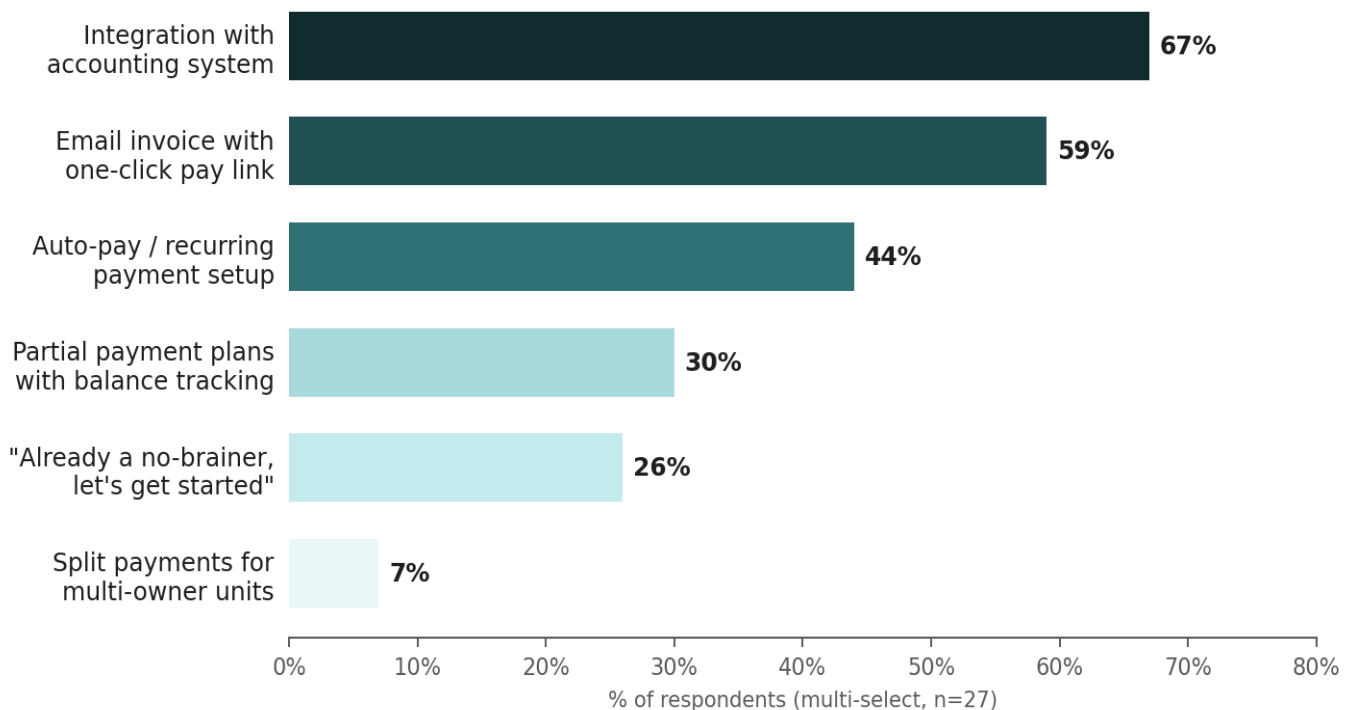
Accounting integration ranked first. One-click invoice links ranked next. Auto-pay followed close behind. That pattern says a lot about what HOA leaders actually value. They are not asking for novelty. They are asking for operational relief.

What HOA leaders actually want:

- Fewer manual touches
- Faster collections
- Cleaner books
- Easier resident adoption
- Less reconciliation work at month-end

That is why accounting integration matters so much. It is not just a product feature. It is a time-saving and error-reducing capability. The same is true for one-click payment links and recurring payments. Each one removes a point of friction for either the resident or the staff member behind the process.

What Would Make Online Payments a No-Brainer?



Poll 8 | Multi-select | n = 27 respondents

5. The Live Questions Exposed the Real Blockers

The Q&A is where the webinar became especially useful. The questions moved beyond general interest and into the day-to-day reality of running payments inside a community.

Category	What attendees asked about
Accounting	QuickBooks integration, how transactions move into accounting systems, reconciliation at scale
Fees	Pass-through to residents, ACH vs. credit card pricing, refund handling, alternatives for smaller payments
Adoption	Text messaging, website sign-up, admin-assisted payment for less tech-comfortable residents
Scale	A 755-home community described manually matching payments to unit addresses as a serious operational blocker

Key insight: Payment modernization is not only about convenience. At scale, it is about process design. The 755-home example proves that when volume grows, manual matching becomes unsustainable.

6. A Practical Guide to Transitioning HOA Payments Online

A lot of HOA content stops at "offer online payments." The more useful message is how to transition without creating chaos.

1

Start with dues and assessments

Begin with the highest-volume, most predictable payment type. That gives the board and management team a controlled place to build habits, test communication, and tighten reporting before introducing more use cases.

2

Reduce friction for residents

Make the payment path as simple as possible. Use direct pay links. Keep due dates clear. Offer common payment methods. Minimize the number of clicks it takes to complete a payment.

3

Build an assisted-payment path

Not every resident will be ready to self-serve immediately. A strong rollout does not assume perfect digital behavior from day one. It makes room for support.

4

Run a short hybrid period, not a permanent one

Most communities will need a transition window where checks and online payments coexist. That is fine, but it should be temporary. Set expectations early and avoid turning the transition into a permanent compromise.

5

Standardize reporting before you scale

Before expanding into special assessments, events, amenities, or one-off fees, decide how payment data will be tracked. What identifies the payer? How is the unit matched? What does accounting need to receive?

6

Expand beyond dues once the workflow is stable

After recurring payments are working well, the next opportunities are usually events and socials, fines and admin fees, amenity bookings, and capital projects.

7. What This Means for HOA Boards

The takeaway from this webinar is not that communities need more payment options. They need a connected payment workflow.

Boards want a process that is easier for residents, easier for treasurers, and easier to manage at scale. They want faster collections, better visibility, fewer exceptions, and less double entry.

The communities that improve collections over the next few years will not necessarily be the ones with the most payment methods. They will be the ones that make paying simple and reconciliation manageable.

Use This Report as a Benchmark

If your community still depends on checks, spreadsheets, manual follow-up, and disconnected reporting, the next step is not just adding another payment option. It is improving the workflow behind collections.

Condo Control helps communities bring payments, visibility, and operations into one workflow, so boards can collect with more confidence and teams can spend less time chasing exceptions.

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