

Industry Data Reveals Growing Financial and Governance Risk

New research and case studies highlight rising reserve shortfalls, special assessments, volunteer burnout, & communication breakdowns in HOA communities,



FISHERS, IN, UNITED STATES, May 14, 2026 /EINPresswire.com/ -- As more

homeowner associations choose to self-manage to reduce costs and maintain control, new industry data show that many volunteer-led communities are struggling with financial oversight, long-term planning, communication, and operational continuity. Recent industry research underscores why these issues are becoming increasingly urgent for HOA boards nationwide.

[According to HOA Start's 2026 reserve planning research](#), nearly two-thirds of HOA boards said they were not confident their reserve plans would adequately cover future repairs and capital expenses. The study also found that roughly 70% of associations are underfunded relative to industry reserve benchmarks.

Additional benchmarking data from more than 2,400 self-managed communities found that only 31% of associations met recommended reserve funding levels, while 42% fell below reserve benchmarks entirely.

"These challenges rarely happen because boards don't care," said Clayton Thompson, CEO of HOA Start. "Most volunteer board members are doing their best with limited time, limited systems, and increasing responsibilities. The problem is that many associations are still operating with spreadsheets, email chains, paper records, and institutional memory instead of centralized systems designed for HOA management."

Industry experts say poor governance and delayed financial planning are increasingly leading to emergency special assessments, homeowner frustration, and volunteer turnover. Online discussions from HOA board members and homeowners across the country reveal growing frustration around underfunded reserves, undocumented decisions, poor transparency, and burnout among volunteer leaders. In several recent cases, associations reported reserve funding levels below 20%, resulting in major special assessments and board resignations.

Self-managed HOAs continue to represent a significant portion of U.S. community associations, with estimates suggesting that 100,000 to 150,000 associations nationwide operate without professional management companies.

To help HOA boards address these challenges, HOA Start will host a live educational webinar: "The 7 Biggest Mistakes Self-Managed HOAs Make (And How to Avoid Them)," on May 20, 2026 at 1:00 PM ET. The session will be presented by Kim Ruiz and is designed specifically for self-managed and volunteer-run HOA boards.

The webinar will explore the most common operational and financial issues impacting HOAs today, including:

- * Poor financial tracking
- * Not documenting decisions
- * Lack of communication with homeowners
- * No enforcement process
- * Lost records
- * Volunteer burnout
- * No long-term planning

Registration is available at: [The 7 Biggest Mistakes Self-Managed HOAs Make Webinar Registration](#)

HOA Start provides software and operational tools built specifically for self-managed associations, helping boards centralize communication, documents, payments, financial tracking, architectural requests, violations, and homeowner engagement on a single platform.

Webinar Details

The 7 Biggest Mistakes Self-Managed HOAs Make (And How to Avoid Them)

May 20, 2026

1:00 PM ET

[About HOA Start](#)

HOA Start is the HOA and condo industry's leading software platform, helping self-managed and community-managed associations handle all of their operational needs in one place—including online payments, member communication, events, voting, architectural and work order requests, and community websites. HOA Start serves thousands of associations across the country. Learn more at hoastart.com or call 863-462-7483.

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