Vantaca®

State of the Industry 2026

Managed community living in America: Where an essential ecosystem is learning to operate differently.

Start reading →

State of the Industry Report
2026



Contents

At a Glance
Four forces and the scope of the data
Page 4

Introduction
A new operating era
Page 5

Part 1
Here's What We See
Page 6

Part 2
Here's Why It Matters
Page 12

Part 3
Here's What's Working
Page 18

The Opportunity Ahead
Looking ahead
Page 26

Sources & Methodology
How the data was assembled
Page 29

Reference Notes
62 notes
Page 30

About This Report

Together, these findings provide a comprehensive view of how the economics, operations and experiences of professionally managed community living are changing.

This report brings together aggregated insights from across the Vantaca platform — representing a cross-section of more than 500 management companies, 52,000+ associations[57] and approximately 6.5 million homes[1], alongside findings from a third-party survey of 654 homeowners, management company executives and service providers[39].

Full methodology, definitions and source details are included at the end of this report.

Sources & methodology

Vantaca platform data

Snapshot, September 2026

6.5M
homes

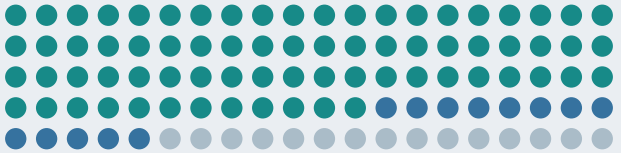
52,000+
associations

546
management companies

Third-party survey

Three online surveys, June 2026

654 people surveyed



Each dot is 1% of the people surveyed.

- **470** Homeowners, incl. 195 board members
- **84** Management company executives
- **100** Service providers, six trade categories

At a Glance

How can management companies absorb rising complexity, meet growing expectations and create more capacity without losing the human relationships that make communities work?

Costs are rising	+50.5%	in assessments since 2021, about twice the rate of inflation
Expectations are growing	16.8%	of homeowners say they get all the information they need
Labor remains constrained	+46%	in doors managed per staff member since 2020
Technology is accelerating	95%	of surveyed management companies are in some stage of AI adoption

52,000+	6.5M	546	654
Community associations	Homes	Management companies	Survey respondents

Introduction

Millions of Americans wake up every day in a professionally managed community. Behind those communities is an enormous operating ecosystem: management companies, community managers, boards, accountants, vendors and service providers responsible for maintaining the places people call home.

For decades, much of that work happened quietly in the background. Boards made decisions. Managers executed. Budgets balanced, or they didn't. Thousands of interactions, decisions and transactions kept communities running, often without residents ever seeing the work behind them.

But the demands on that system are changing.

Costs are rising. Expectations are growing. Labor remains constrained. Technology is changing what is possible. And across millions of homes and tens of thousands of associations, the data reveals something larger: managed community living is entering a new operating era.

So how can management companies absorb rising complexity, meet growing expectations and create more capacity without losing the human relationships that make communities work?

That's the question at the heart of this report.

Part 1

Here's What We See

The new operating reality

Managing a community has always meant balancing competing priorities: maintaining properties, managing budgets, supporting boards and responding to homeowners.

What's changing is the complexity of doing that work. Across the industry, financial pressures, operational demands and expectations are converging, reshaping what it takes to manage communities effectively.

The data reveals how that shift is playing out.

In this part

The economics have reset. 7

Insurance isn't just more expensive. 7

The financial burden is increasingly uneven. 8

Management companies are absorbing more complexity per employee. 10

The economics have reset.

Across more than 3,000 associations observed from 2021 through 2025, assessments increased 50.5%, roughly twice the rate of inflation over the same period[2]. This is not simply homeowners paying more. It reflects a more expensive environment in which communities must insure, maintain, repair and operate physical assets.

50.5%

Assessment growth over five years, roughly twice the rate of inflation

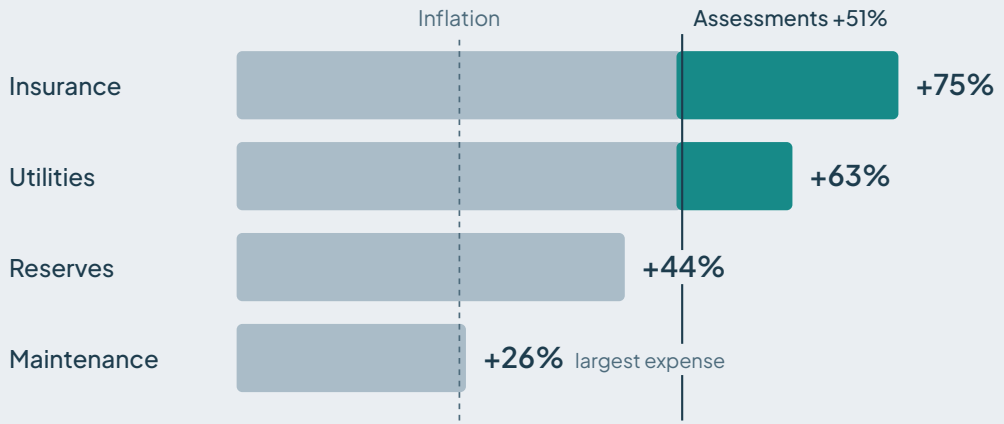
The breakdown reveals where the pressure is sharpest. Insurance rose 75%[13] and utilities climbed 63%[14], the two fastest-growing major categories in the analysis. Reserves grew 44%[15]. Maintenance, the single largest expense category at roughly one-quarter of total costs, grew 26%[16]. That comparatively slower growth raises an important question for the industry: as unavoidable costs consume more of the budget, how much room remains for the maintenance that protects long-term asset value?

The burden is also uneven by community structure. In that same group, condominium association assessments grew 96% from 2021 to 2025, compared with 49% for HOAs[17]. Shared building systems, reserve requirements and insurance exposure can make condominium economics particularly sensitive to the current cost environment.

Figure 1

Assessments rose 50.5%, about twice inflation.

Growth by cost category, 2021 to 2025. Teal is growth beyond the assessments line.



3,000+ associations observed, 2021 to 2025. Vantaca platform data; the inflation line is approximate (U.S. Consumer Price Index).

The pressure isn't coming from any single expense. But among the forces reshaping community budgets, insurance stands out, both for how quickly costs have risen and for how the coverage itself is changing.

Insurance isn't just more expensive. Communities are taking on more risk.

Since 2019, insurance cost per door across the same communities analyzed over time has roughly doubled[3]. At the same time, percentage-based deductibles increased from 40% to 98% of policies in the available

policy-document sample[4], while the share of policies carrying replacement-cost coverage fell from 88.2% to 77.7%[5]. Communities are paying more while retaining more of the financial risk.

The pressure shows up differently by geography. Minnesota hail premiums increased 59% year over year in 2024[6]. The specific drivers vary by market, but the broader issue is no longer confined to one coastline or catastrophe zone.

Rising insurance costs are only part of the challenge. As communities contend with higher operating expenses, aging infrastructure and growing reserve requirements, boards face increasingly difficult decisions about how to fund the work that needs to be done.

For homeowners, those decisions can translate into something much more immediate: a special assessment.

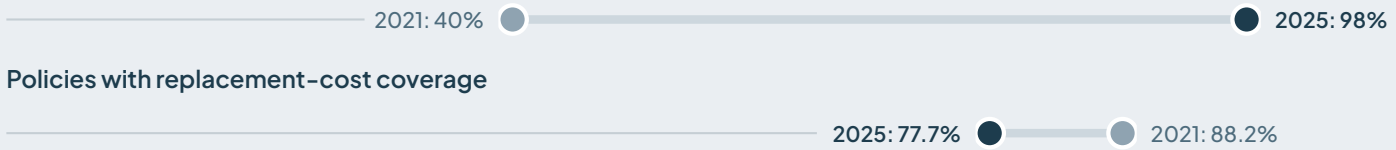
The financial burden is increasingly uneven.

Special assessments make that unevenness visible. The median special assessment across the same associations in 2025 was $1,100 per door[47]. But the burden varies significantly by community type: condominium associations paid nearly three times more than

Figure 2

Communities are paying more while keeping more of the risk.

Policy terms, 2021 and 2025.



Policy document sample, 2021 to 2025. Vantaca Insurance Dataset.

single-family HOAs, at $1,450 versus $514 per door[48]. Small-town communities showed the highest median special assessment in the population analysis at $2,200 per door[49].

The emerging picture is not simply that community living costs more. It is that the burden increasingly depends on what kind of community you live in, where it is located, what risks it carries and how prepared it was before costs began accelerating.

These financial pressures don't exist in isolation. Every budget adjustment, insurance renewal, maintenance decision and special assessment creates work that someone has to manage.

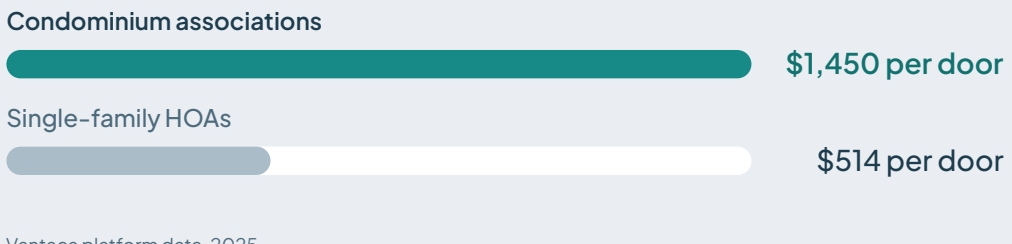
And much of that responsibility falls on management companies.

As community operations become more complex, the challenge isn't simply managing costs. It's finding the capacity to coordinate more decisions, serve more stakeholders and maintain the relationships that communities depend on.

Figure 3

Condominiums carry nearly three times the special assessments of HOAs.

Median special assessment per door, 2025.

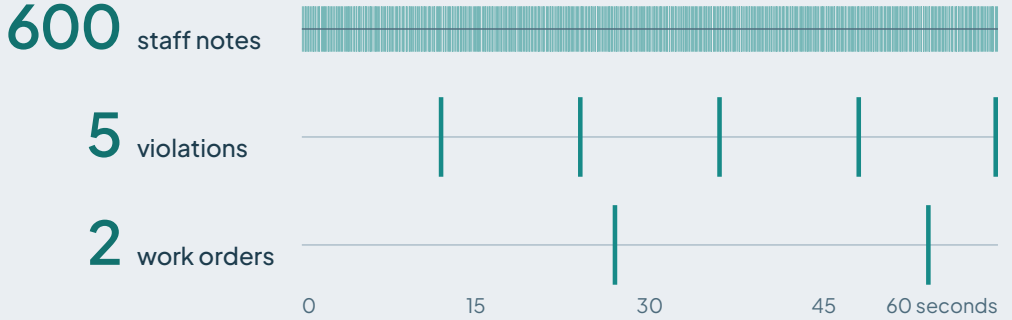


Vantaca platform data, 2025.

Figure 4

One minute across 6.49 million homes.

Staff notes, violation notices and work orders in a regular minute.



Vantaca platform data: rates across 6.49 million homes, from one home's year of activity.

Management companies are absorbing more complexity per employee.

From 2020 through 2025, doors per staff member across 486 management companies[46] increased 46%, from 236 to 345[7]. That shift reflects both persistent talent constraints and a broader change in how management companies operate.

The data also suggests that operating models themselves are beginning to diverge. When the same management companies are tracked from six months post-launch to September 2026, AI-enabled companies now manage 669 doors per staff member compared with 436 for traditional operations[8], a 53% gap that has widened over time. The directional signal is clear enough to warrant attention.

Also in the data

Someone's Tuesday

One home, one year: 28 community emails and 40+ staff notes logged. Multiply by 6.49 million homes and it's ten staff notes per second, a violation every 12 seconds, a work order every 27. Just a regular Tuesday[61].

"There used to be a ratio. Every time we bring in five new clients, we need to hire a new manager. Now, you can bring in five new clients without adding a manager, because the work is automated and more streamlined."

Scott Wolf, CEO, BRIGS LLC

Taken together, the signals are clear. Communities are more expensive to operate. Insurance is more expensive and less forgiving. Financial burden is increasingly uneven. And management companies are being asked to coordinate more complexity across every part of the system. The management company sits at the center of all of it — the point where cost pressure, resident expectations, board decisions and vendor relationships converge.

These aren't temporary warning signs. Together, they describe a new operating reality.

Also in the data

The Bin Wins



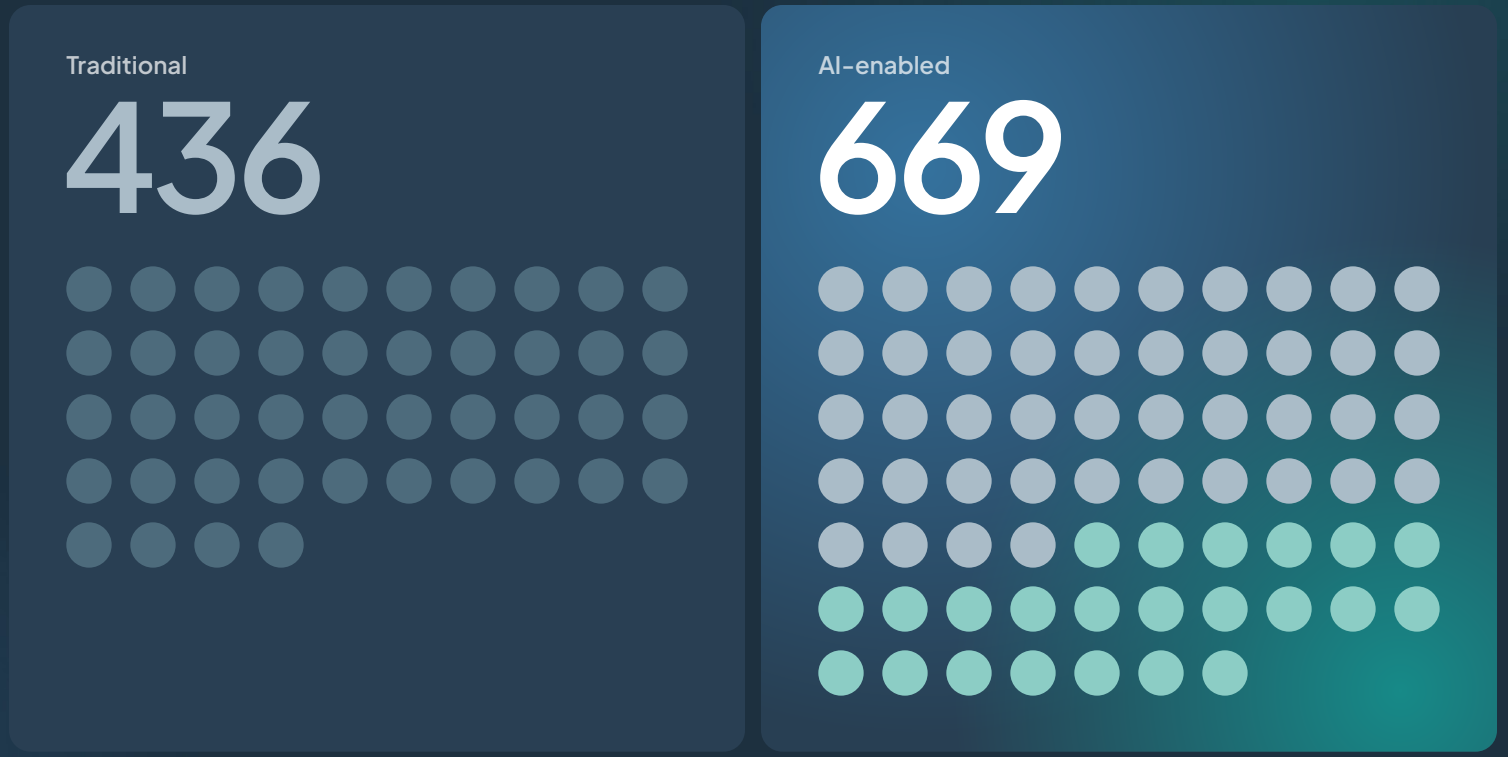
1 in 9

1 in 9 violation notices is about a trash can. That's more than every vehicle problem combined. Communities send more reminder emails about parking, but when it's time for the formal letter, the bin wins[50].

Operating models

AI-enabled companies manage 53% more doors per staff member.

Doors per staff member at the same management companies, tracked from six months after launch to September 2026.



Beyond 436: the 23 dots the AI-enabled companies add

1 dot = 10 doors, rounded. Industry average: 236 doors per staff member in 2020, 345 in 2025 (486 companies). Observational: the groups weren't randomly assigned, so the gap shows correlation, not causation. Vantaca platform data.

Part 2

Here's Why It Matters

What the people inside the ecosystem are telling us

Data tells us what changed. People tell us what it feels like. In June 2026, three independent surveys captured perspectives from homeowners, management company leaders and service providers[39]. Each group experiences the pressure differently. But all three are asking the system to work with more clarity, speed and confidence.

In this part

Homeowners: Make the value visible. 13

Management companies: The center of the ecosystem is carrying more of the load. 14

The business model may be changing with the operating model. 15

Vendors: Friction becomes visible at the edges. 16

Homeowners: Make the value visible.

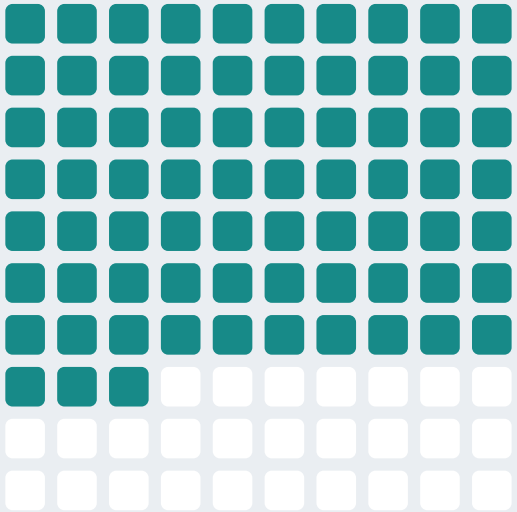
Nearly 4 in 10 homeowners surveyed said their dues were too high[18]. Yet 73% said they would accept an increase with a clear explanation[19]. Price matters, but the data suggests that understanding why the price is changing matters too.

Only 16.8% of homeowners said they receive all the information they need about their community's finances and operations[20]. Board members rated management 8.0 out of 10, compared with 5.2 among non-board homeowners[21]. That gap should not be treated as proof that information alone causes satisfaction, but it points to a meaningful difference between people who are closer to the work and people who see less of it.

Figure 5

Most homeowners would accept an increase they understand.

Share of homeowners surveyed.



73%

would accept a dues increase that comes with a clear explanation

39.4%

say their dues are too high

Independent homeowner survey, June 2026.

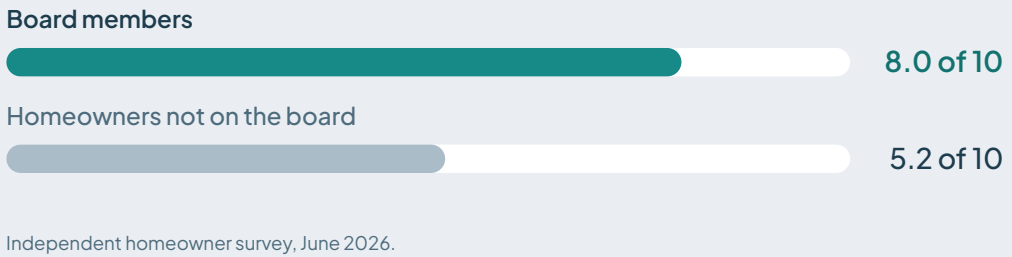
Much of community management happens out of sight: reserve planning, vendor coordination, preventive maintenance, budget preparation, compliance, financial controls and board education. When residents see only the assessment and not the work behind it, the value equation is harder to understand. Transparency turns invisible work into something residents can evaluate.

When people can see the work, they can better understand the value.

Figure 6

Board members, who see the work, rate management far higher.

Average rating of their management company.



Independent homeowner survey, June 2026.

Also in the data

Nicer Than the Internet Thinks

Turns out, homeowners are pretty nice. Nearly half of homeowner messages to management include a "thank you"[51]. Even in formal responses to violation letters, 45% begin with gratitude or civility. And the famously passive-aggressive phrase "per my last email"? It appears just once in every 20,000 homeowner messages[52].

Management companies: The center of the ecosystem is carrying more of the load.

For management companies, the challenge is bigger than productivity. They sit between boards, homeowners, vendors, financial institutions, insurers and the physical communities themselves. Every increase in cost, expectation or complexity eventually becomes work that someone at the management company has to coordinate.

That pressure is reflected in what management leaders say they care about. Operational efficiency is the common denominator: 71% rank it among their top strategic priorities[22], ahead of portfolio growth at 61%[40].

But beneath that headline, the challenges diverge sharply by company size.

For larger management companies, the constraint is increasingly scale and talent. Among operators managing 5,000+ units, 60% cite talent shortages as a top industry challenge, compared with just 30% of smaller operators[41]. 65% prioritize portfolio growth[42], and nearly half (47%) say maintaining consistent processes is a day-to-day pain point[43].

Smaller operators are feeling a different squeeze. 65% prioritize reducing operating costs, compared with 37% of larger firms[44]. And 56% name rising insurance premiums as a top industry challenge, more than twice the rate among larger operators[45].

The destination is similar. The pressure getting them there is not. For larger companies, capacity is about scaling without allowing complexity and headcount to grow at the same rate. For smaller companies, it is about protecting margins and preserving the high-touch relationships their businesses depend on.

In both cases, the constraint is capacity, not headcount, but the ability to do more consequential work with the time and people available.

95%



Management companies surveyed in some stage of AI adoption

The industry is already changing how it responds. 95% of management companies surveyed reported being in some stage of AI adoption[23]. But the important story is not AI adoption itself. It is what operators are trying to create with it: enough capacity to serve growing portfolios, respond faster, improve financial operations and give their people more time for judgment, relationships and leadership.

Digital financial operations are one example. The community association industry still relies heavily on checks. In the data assembled for this report, roughly 40% of HOA payments were estimated to arrive by check[29], compared with about 4% of consumer payments nationally[30]. That creates manual work and additional exposure at multiple points in the process.

Across 522 management companies segmented by digital adoption level, higher digital adoption coincided with lower late-fee rates[32]. Correlation is directional, not causal, but the pattern is consistent: when routine financial friction is removed from the operating model, the downstream outcomes tend to improve.

Management companies using digital payment infrastructure also grew their portfolios at roughly twice the rate of those without it: 11.3% compared with 4.9%[31]. That correlation does not establish causation, and the underlying drivers are still being validated. But the pattern reinforces a consistent signal: modern operational infrastructure and portfolio growth tend to move together.

The broader point is not about payments. It is about orchestration. Every manual handoff, missing status update and disconnected workflow consumes capacity. Every friction point removed gives the management company more room to manage the work that cannot be reduced to a transaction.

The business model may be changing with the operating model.

Greater operational efficiency isn't just changing how management companies work. It's also creating opportunities to rethink the services they provide and the value they deliver.

For decades, management fees have been the economic center of the management company. But as management companies become more deeply connected to the operational and service needs of the communities they manage, opportunities are emerging to expand beyond traditional administration into areas such as risk and insurance advisory, vendor coordination, procurement and homeowner services.

That creates an important possibility: greater operating capacity doesn't only allow a management company to serve more communities. It may also allow the company to deliver new services, deepen customer relationships and create additional value across the ecosystem.

Vendors: Friction becomes visible at the edges.

Service providers experience the same pressure from the other side. 83% of vendors surveyed reported margin compression[24]. 75% cited slow approvals as a primary pain point[25]. 69% said invoice visibility was critical. 28% still received paper checks, and 58% said they waited 31 to 60 days for payment[26–28].

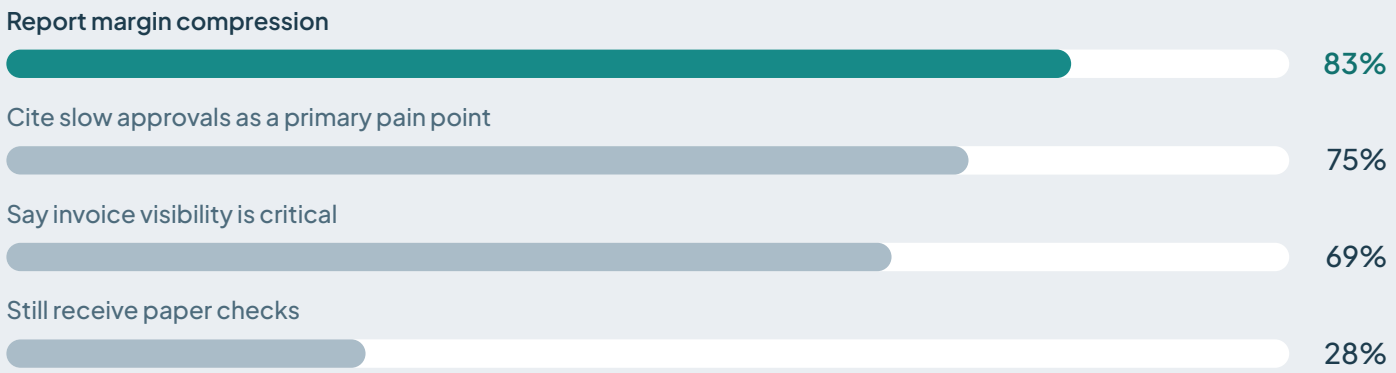
For a vendor, operational friction is not abstract. A delayed approval can delay the job. A missing invoice status creates another phone call. A paper check adds another wait. Over time, those small frictions affect cash flow, service capacity and the willingness of good vendors to prioritize a community.

Vantaca invoice processing data provides a useful counterpoint. Across 183,003 invoices processed through digital vendor-payment workflows in 2026 year to date, the median time from invoice creation to processing was five days, 98.6% were processed within seven days, and invoices were paid a median 25 days before their due date. Only 0.3% were paid after the due date[33–37]. In a smaller pre/post analysis of 17 management companies, late payments also significantly declined after adoption[38].

Figure 7

Friction shows up at the edges of the system.

Share of service providers surveyed.



Independent vendor survey, June 2026 (n=100).

That does not mean the data represents every vendor experience in the industry. It demonstrates something narrower and more useful: a meaningful portion of vendor friction is operational, and when the workflow changes, the outcome can change with it.

"Vendors are getting paid faster, we're eliminating check fraud risk, and our team isn't managing thousands of physical checks anymore. It's a win across the board."

Shari Hopkins, Vice President of Corporate Operations, Beacon Management

For management companies, that matters because the vendor experience ultimately becomes part of the community experience. Reliable vendors, faster decisions and predictable payment make it easier to maintain properties, respond to residents and execute the board's priorities.

Figure 8

Digital vendor payments move invoices in days, not weeks.

183,003 invoices through digital vendor payments, 2026 to date.

5 days	98.6%	25 days	0.3%
median from invoice to processing	processed within seven days	before the due date, median	paid after the due date

Vantaca platform vendor invoice lifecycle data, 2026 year to date.

Homeowners need transparency. Vendors need visibility. Boards need confidence. Management companies have to connect all of it.

Also in the data

Every State Has a Nemesis

Every state has a nemesis. Georgia writes three times the national rate of mailbox violations. Colorado's fight is weeds — growing in the rocks. Maryland argues about shutters. Florida? Mildew. And Texas, which cites mailboxes at almost zero, apparently has bigger things to worry about[58].

Part 3

Here's What's Working

The management company as connective tissue

In this part

The management company is uniquely positioned to make the entire ecosystem work better. 19

Capacity isn't headcount. 19

A new staffing model is emerging. 19

Let technology absorb the routine work. 21

The role of AI is changing too. 22

Make the invisible visible. 23

Modernize the rails underneath the experience. 24

The connective tissue creates new possibilities. 24

Reinvest the capacity in the work only people can do. 24

The management company is uniquely positioned to make the entire ecosystem work better.

Nearly every friction point described in this report passes through the management company. The homeowner looking for an answer. The board making a difficult financial decision. The vendor waiting for approval. The insurer asking for better information. The manager trying to coordinate all of them while keeping the community running.

That makes the management company more than an administrator. It is the connective tissue of managed community living. When information moves more clearly through the management company, homeowners understand more. When decisions move faster, vendors can perform. When routine work consumes less time, managers can spend more of it helping boards lead.

The human relationship works. The opportunity is to scale it.

Capacity isn't headcount. It's where human time goes.

The emerging operating model isn't simply about asking community managers to manage more. It's about changing the mix of work itself. Less time spent answering repetitive questions, searching for information, processing routine transactions and chasing status. More time spent advising boards, overseeing communities, managing complex vendor relationships and solving the problems that require judgment.

That distinction matters. More doors per staff member without changing the work is simply more workload. When the work changes too, growth begins to become scale.

A new staffing model is emerging.

As management companies expand their portfolios, they're also growing their teams, but not at the same rate. Among the management companies analyzed over time, the average team more than doubled, growing from roughly 12 to 29 active staff members[12]. At the same time, doors per staff member increased, suggesting that portfolio growth outpaced headcount growth. Those two facts matter together: management companies aren't simply eliminating people. They're adding people as they grow while changing the amount and type of work each person has to carry.

That capacity shift becomes even more pronounced when we compare operating models. The divergence we described in Part 1 of this report has continued to widen. When the same management companies are tracked over time, AI-enabled operations now manage 669 doors per staff member versus 436 among traditional operations[8], a 53% gap. The divergence is directionally clear and consistent with what the operational data shows.

That capacity advantage appears to travel with growth. Across 86 AI-enabled management companies compared with roughly 180 peers over the same period, AI-enabled companies grew their portfolios at roughly three times the rate of their peers[62].

The significance isn't simply that management companies can support more doors. It's that greater operating capacity creates room for the work that requires human judgment, expertise and relationships. Same people. Same hours. A different capacity to serve.

The capacity shift

Teams are growing. Each person carries more. Portfolios grow faster.

Management companies are adding people, but their portfolios are growing faster than their teams. Three views from Vantaca platform data.

Each view is its own group of companies, so the three are never joined. Staffing: average staff users, 31 months. Doors per staff: 486 companies, 2020–2025. Growth: 86 AI-enabled companies vs. ~180 matched peers, annualized. Observational, not causal.

Teams more than doubled

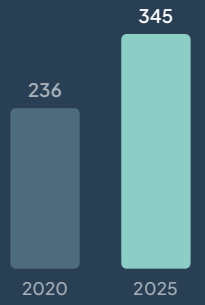
12 → 29



Average staff per management company, over 31 months

Each person carries more

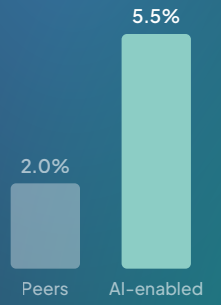
+46%



Doors per staff member, 236 in 2020 to 345 in 2025

Portfolios grow faster

2.8×



Median annual door growth, AI-enabled vs. matched peers

Let technology absorb the routine work.

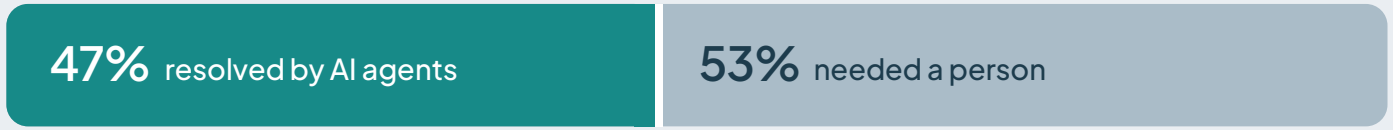
Support is one place where the capacity shift becomes measurable. When homeowners and residents submit inquiries to their management company, whether about assessments, maintenance requests, account updates or violation responses, AI-enabled operations can now handle a significant share of that volume without human involvement. In the analyzed environment, AI agents resolved 47% of roughly 20,000 resident-submitted support requests autonomously[9], with a median first response of 5.5 minutes[10], and when a request required human judgment, the median handoff to a community manager occurred in 2.7 minutes[10].

Email communication tells a similar story. When residents emailed their management company, AI-enabled operations delivered a median first response in 17.6 minutes[11], while in traditional operations that same homeowner email waited a median of 720 minutes, twelve hours, for a first reply.

Figure 9

AI agents resolved nearly half of resident requests on their own.

Roughly 20,000 resident-submitted support requests.



5.5 min
median first response, every request

2.7 min
median handoff to a community manager

Vantaca platform data, AI-enabled operations.

Those metrics matter not because faster ticket resolution is the destination, but because routine homeowner questions, the ones that follow predictable patterns and have clear answers, no longer have to dominate a community manager's day. Technology can handle retrieval, routing, repetitive responses and predictable workflows, which frees people to handle judgment, nuance, conflict, coaching and relationships.

The most useful question for the industry is therefore not how much work AI can do, but what community managers should be able to do with the capacity it creates.

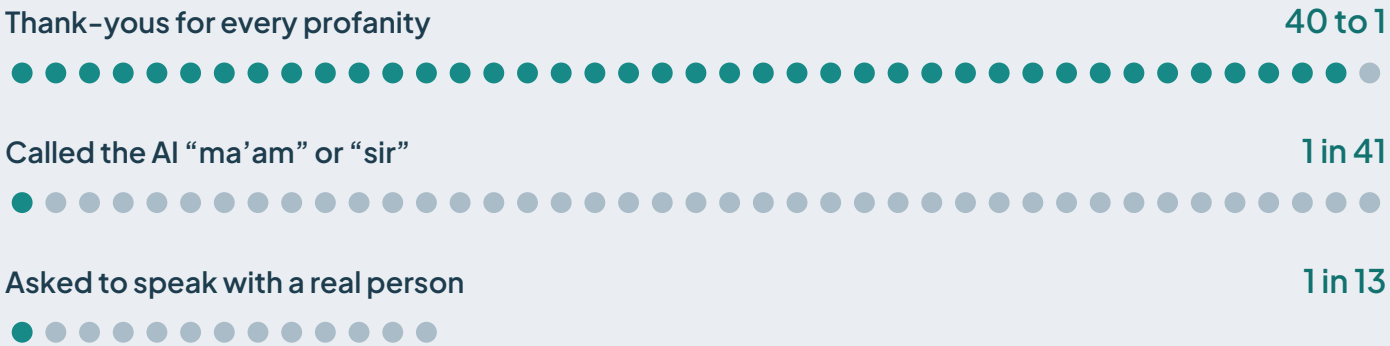
The role of AI is changing too.

The earliest use of AI in community management was largely assistive: find information, summarize a document, draft a response. The next phase moves from individual tasks toward repeatable workflows, where routine work can happen continuously and people step in where judgment, exception handling or relationships are required.

Figure 10

Homeowners are polite to AI.

Across 34,000+ AI-assisted support calls[53].



Vantaca platform data.

The destination isn't maximum automation. It's institutional capacity: an operating model in which technology handles more of the repeatable work so people can handle more of the consequential work.

Make the invisible visible.

Creating capacity solves only half the problem. The other half is helping people see the value that capacity creates.

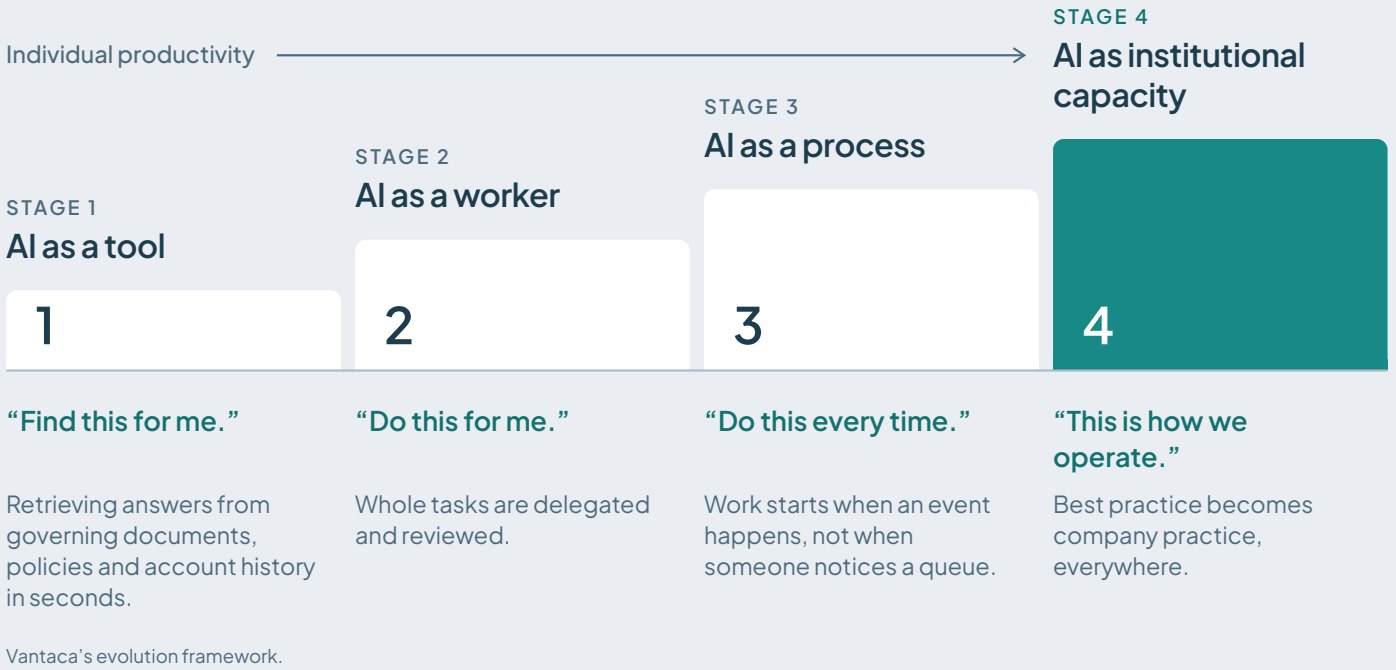
The work that protects a community often happens quietly: reserve planning, preventive maintenance, vendor oversight, budget preparation, financial controls, compliance and board education. When that work becomes visible only during a dues increase, a violation or a crisis, the management company is forced to explain value at the hardest possible moment.

The stronger model is proactive. Show residents where the money goes. Explain why reserves matter before the special assessment. Give boards the information they need before the decision becomes urgent. Give vendors visibility into approvals and payment.

Figure 11

AI Maturity Journey, Vantaca Framework.

Four stages of how AI works inside a management company.



Vantaca's evolution framework.

Also in the data

The Volunteer Shift

Community leadership happens after hours. Volunteer board members approved billions of dollars in invoices last year, and roughly one-third of those approvals happened at night or on weekends[54]. Most board meetings start at 6 p.m., Monday through Thursday. And yes, about 1 in 250 happens on a Sunday. Turns out, a lot of community-building happens after the workday ends.

Modernize the rails underneath the experience.

The same principle applies to the operational infrastructure underneath the relationship. Digital payments, vendor workflows, automated service, accessible financial information and connected processes allow information, decisions and money to move through the ecosystem with less friction.

When those systems work, everyone benefits. Homeowners spend less time chasing answers. Vendors spend less time chasing status. Boards make decisions with better information. Managers spend less time moving work from one queue to another.

The connective tissue creates new possibilities.

Management companies increasingly sit at the intersection of homeowners, boards, vendors, financial institutions, insurers and the physical assets themselves. That position gives them something increasingly valuable: context.

They understand the communities they serve, the properties they maintain, the people involved and how decisions, needs and services connect across the ecosystem.

As the operating model matures, some management companies are beginning to extend beyond traditional administration into adjacent services where that context matters, including risk and insurance support, vendor coordination and procurement, and homeowner services.

These models are still emerging. But they point toward a broader evolution of the management company: from administrator of community activity to orchestrator of the community ecosystem.

Reinvest the capacity in the work only people can do.

The best operating model is not technology instead of people. It is technology creating more room for people.

More room to coach a board through a difficult insurance renewal. More room to walk a property and notice what a dashboard cannot. More room to explain an assessment increase before it becomes a conflict. More room to build a reliable vendor network. More room to grow a management company without turning every new community into more administrative strain.

This is where the management company's role becomes larger, not smaller — not because it does more, but because its people finally have the room to do what matters most.

Also in the data

What's In, What's Out

What's out: solar panels, down 71% from the 2022 peak. What's in: EV chargers, which passed satellite dishes in 2023 and now lead three to one. We still care about the environment. Sort of[59].

"We've given our staff the time and the resources that they need to focus on higher level priorities. They're now spending that time building relationships with their boards, focusing on capital improvement projects, and really investing that human knowledge and expertise where it is needed."

Trever Midgley, Managing Partner, HOA Strategies

Better technology was never the destination. More capacity was. More clarity. More confidence. More time for the work only people can do.

Figure 12

Dogs come up nine times as often as cats.

Animal mentions in work orders.



Natural language processing (NLP) analysis of work orders. Vantaca platform data.

Also in the data

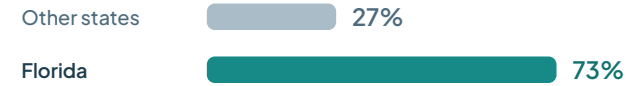
The AI Renovation



The architecture committee has entered the AI era. AI-generated renovation mock-ups in ARC requests grew from 9 to 1,813 a year in just two years[55]. Homeowners are now submitting AI-rendered pergolas, fences and renovations, sometimes with a note apologizing that AI got the scale wrong.

Also in the data

The Menagerie



Man's best friend is also the management company's most frequent subject line — dogs come up in work orders nine times as often as cats. And the second most-mentioned animal? Not cats. Rats. Florida holds 73% of all alligator mentions[60].

Looking ahead

The Opportunity Ahead

Managed community living is entering a new era, but the fundamentals of what makes a community work haven't changed. Homeowners want to feel informed and heard. Boards want confidence in their decisions. Vendors want to be treated as valued partners. And management companies remain responsible for bringing all of it together.

What is changing is the capacity to deliver on those expectations.

The findings in this report reveal an industry navigating significant financial pressure, rising complexity and growing expectations. But they also reveal something more encouraging: management companies are finding new ways to operate, creating capacity, improving visibility and rethinking how they serve the communities that depend on them.

The opportunity goes beyond managing more doors or processing more transactions. It's about building businesses that can grow without sacrificing service, strengthening relationships without adding administrative burden, and using their unique position in the ecosystem to create value in ways that weren't previously possible.

And the implications extend well beyond management companies themselves.

Thriving management companies create more capacity. More capacity enables better service. Better service builds stronger relationships. Stronger relationships build better communities.

For an industry that touches the lives of nearly 80 million Americans[56], that matters. The decisions made about how communities are managed, how information flows and how people work together ultimately shape the places millions of people call home.

The human relationship works. The opportunity is to scale it.

The next era of managed community living won't be defined simply by the technology the industry adopts. It will be defined by what management companies do with the capacity that technology creates: how they serve, how they lead and how they strengthen the communities entrusted to them.

The future belongs to management companies that compete on the quality of the communities they serve and the trust they earn from homeowners, boards and vendors alike.

Also in the data

Behind 52,000+ associations are a lot of very human moments.



1 in 9

The Bin Wins

Violation notices about a trash can. More than every vehicle problem combined.



40:1

Polite to AI

Thank-yous to profanities on 34,000+ AI-assisted support calls.



1 in 20,000

Nicer Than the Internet Thinks

Homeowner messages that say “per my last email.” Nearly half say thank you.



1 in 3

The Volunteer Shift

Board invoice approvals made at night or on weekends. Most board meetings start at 6 p.m.



1,813

The AI Renovation

AI renovation mock-ups a year in architecture requests, up from 9 two years earlier.



3×

Every State Has a Nemesis

Georgia’s rate of mailbox violations against the national rate. Florida’s is mildew.

Sources & Methodology

The findings in this report draw on three categories of data, assembled to provide the most comprehensive view of managed community living available to date. The operational and financial data is sourced from the Vantaca platform, the leading technology platform purpose-built for community association management.

Operational and Financial Data

The operational findings in this report are drawn from aggregated, anonymized data across the Vantaca platform, representing a cross-section of more than 500 management companies, 52,000+ community associations[57] and approximately 6.5 million homes[1] across the United States. This data reflects the day-to-day work of community management: how associations budget and spend, how teams are staffed, how service providers are coordinated, and how residents interact with their communities. Where trends over time are cited, a consistent group of more than 3,000 associations was tracked from 2021 through 2025[2], so that changes reflect the same communities rather than shifts in the dataset.

Independent Survey Research

In June 2026, a third-party research firm fielded three independent surveys among homeowners, management company executives and service providers[39]. The combined sample of 654 respondents was recruited independently and responses were collected anonymously. Survey findings are presented alongside operational data throughout the report; where both sources address the same topic, they are noted separately to distinguish self-reported perspectives from observed behavioral data.

Comparative and Derived Metrics

Several sections of this report compare management companies using AI-enabled operations with those using traditional operations. These comparisons are observational: the groups were not randomly assigned, and the data reflects correlation rather than causation. Where comparative findings are cited, the methodology notes describe how the groups were defined, the time periods analyzed and the metrics used[8, 62]. Payment lifecycle, support response and vendor invoice metrics are drawn from platform transaction data and reflect the specific populations described in the corresponding footnotes.

Source details, definitions and methodology notes for each data point appear in the reference notes that follow.

Reference Notes

1 Platform snapshot: 546 management companies, 6.5 million doors, 52,000+ associations. Vantaca platform data, September 2026.

2 Assessment growth vs. inflation: 50.5% vs. 25%. Tracked group of 3,352 associations, 2021–2025; year-over-year median per association vs. U.S. Consumer Price Index (Bureau of Labor Statistics).

3 Insurance cost per door approximately doubled since 2019. Same-customer paired analysis of identical communities, 2019–2025. Vantaca Insurance Dataset.

4 Percentage-based deductibles: 40% to 98% of policies. Policy document sample, 2021–2025. Vantaca Insurance Dataset.

5 Share of policies with replacement-cost coverage: 88.2% to 77.7%. Policy document sample, 2021–2025. Vantaca Insurance Dataset.

6 Minnesota hail premiums: +59% year over year (2024). Vantaca Insurance Dataset.

7 Platform doors per staff member: 236 to 345 (+46%). 486 management companies tracked 2020–2025. Vantaca platform data, staffing analysis.

8 Doors per staff: AI-enabled 669 vs. traditional 436 (53% gap). 101 management companies (61 AI-enabled, 40 traditional) tracked from six months post-launch to September 2026. Vantaca platform data.

9 AI-assisted autonomous resolution: 47% of tickets resolved without human intervention; 5.5–minute median first response. ~20,111 AI-processed tickets. Vantaca support data.

10 AI-assisted autonomous resolution: 47%; 5.5–minute median first response. Median handoff to a community manager: 2.7 minutes. Ticket classification and resolution timing. Vantaca support data.

11 Email response time: 17.6 minutes (AI-enabled) vs. 720 minutes (traditional), a 41× difference. Median first response, email channel. Vantaca support data.

12 Average staff users per management company: 11.9 to 29.2 over 31 months. Vantaca platform data, staffing analysis.

13 Insurance cost growth: +75% ($3.4M to $6.0M, 9.5% of total expenses). Expense category analysis, tracked group 2021–2025.

14 Utilities cost growth: +63% ($7.6M to $12.4M, 19.8% of total). Expense category analysis, tracked group 2021–2025.

15 Reserves growth: +44% ($7.5M to $10.8M, 17.3% of total). Expense category analysis, tracked group 2021–2025.

16 Maintenance growth: +26% ($12.5M to $15.8M, 25.1% of total). Largest category but slowest growth. Expense category analysis, tracked group 2021–2025.

17 COA vs. HOA assessment growth: COA 96% vs. HOA 49%. Tracked group by association type, 2021–2025.

18 Dues-too-high perception: 39.4% of homeowners. Third-party Homeowner Survey, June 2026 (n=470).

19 Accept dues increase with explanation: 73% of homeowners. Third-party Homeowner Survey, June 2026.

20 Information sufficiency: 16.8% of homeowners report getting all the information they need. Third-party Homeowner Survey, June 2026.

21 Board vs. non-board member satisfaction: 8.0 vs. 5.2 on a 10–point scale (2.8–point gap). Third-party Homeowner Survey, June 2026.

22 Operational efficiency as #1 priority: 71% of MC executives. Third-party MC Executive Survey, June 2026 (n=84).

23 AI adoption rate (any stage): 95% of MC executives. Third-party MC Executive Survey, June 2026.

24 Vendor margin compression: 83% of service providers report. Third-party Vendor Survey, June 2026 (n=100).

25 Slow approvals as pain point: 75% of service providers. Third-party Vendor Survey, June 2026.

26 Invoice visibility as critical: 69% of service providers. Third-party Vendor Survey, June 2026.

27 Paper check payment: 28% of service providers still receive. Third-party Vendor Survey, June 2026.

28 Payment wait 31–60 days: 58% of service providers. Third-party Vendor Survey, June 2026.

29 HOA check usage rate: ~40%. Federal Reserve benchmark; Vantaca payment data.

30 Check share of U.S. consumer payments: approximately 4%. Federal Reserve Payments Study, Board of Governors of the Federal Reserve System (2025 edition, calendar year 2024 data; released July 2026).

31 Digital payment MC growth rate: 2× (11.3% vs. 4.9%). Door count growth comparison, digital payment adopters vs. non-adopters. Vantaca platform data.

32 Late fee rate by digital adoption tier: 0.04% to 0.02%. 522 management companies across four digital adoption tiers. Vantaca platform data.

33 Invoices processed through digital vendor payments: 183,003. Vantaca platform vendor invoice lifecycle data, 2026 YTD.

34 Invoice processing speed: median 5 days from creation to processing. Vantaca platform vendor invoice lifecycle data.

35 Seven-day processing rate: 98.6% of invoices processed within 7 days. Vantaca platform vendor invoice lifecycle data.

36 Early payment: median 25 days before due date. Vantaca platform vendor invoice lifecycle data.

37 Late payment rate: 0.3% paid after due date. Vantaca platform vendor invoice lifecycle data.

38 Late payment rate before and after digital vendor payment adoption: 25% to 20.5%; invoices 30+ days past due: 4% to 3.6%. Vantaca platform data.

39 Three-sided ecosystem survey methodology: n=654 total. Three independent, third-party administered online surveys fielded June 2026. Homeowner survey (n=470, incl. 195 board members). MC Executive survey (n=84). Vendor survey (n=100, six trade categories).

40 Portfolio growth priority: 61% of MC executives. Third-party MC Executive Survey, June 2026.

41 Talent shortage by MC size: 60% (5,000+ units) vs. 30% (smaller). Third-party MC Executive Survey cross-tab, June 2026.

42 Portfolio growth priority, larger MCs: 65% (enterprise segment, 5,000+ units). Third-party MC Executive Survey, June 2026.

43 Consistent processes as pain point, larger MCs: 47% (enterprise segment). Third-party MC Executive Survey, June 2026.

44 Reducing costs priority: 65% (smaller MCs) vs. 37% (larger). Third-party MC Executive Survey cross-tab, June 2026.

45 Insurance premiums as top challenge: 56% (smaller MCs) vs. less than half that rate (larger). Third-party MC Executive Survey, June 2026.

46 Platform MC count: 486 management companies. Vantaca platform data, March 2026 snapshot.

47 Median special assessment: $1,100 per door. 2025 tracked group, 3,352 associations.

48 COA vs. HOA special assessment per door: $1,450 vs. $514. Tracked group by association type.

49 Small-town median special assessment: $2,200/door. RUCA-coded population classification. Highest median by community size band.

50 Trash can violations: 1 in 9 violation notices. More than all vehicle violations combined. Vantaca platform data.

51 Homeowner thank-you messages: ~50% include thank you. 45% of violation responses begin with gratitude or civility. Vantaca platform data, message content analysis.

52 "Per my last email": 1 in 20,000 homeowner messages. Vantaca platform data, message content analysis.

53 AI call politeness: 40 thank-yous per profanity across 34,000+ AI-assisted calls. 1 in 41 used "ma'am" or "sir." 1 in 13 asked for a real person. Vantaca platform data.

54 Board invoice approvals: billions approved annually. ~1/3 approved after hours (nights/weekends). Most board meetings start 6pm Mon–Thu. ~1 in 250 meetings on Sunday. Vantaca platform data.

55 AI-generated ARC mock-ups: 9 to 1,813 per year over two years. Vantaca platform data, ARC submission analysis.

56 Americans in community associations: ~80 million. Community Associations Institute.

57 Total associations on platform: 52,000+. Vantaca platform data, September 2026.

58 State violation patterns: Georgia mailboxes 3× national rate. Violation notice analysis by state and category. Vantaca platform data.

59 Solar panel and EV charger ARC trends: solar –71% from 2022 peak; EV chargers surpassed satellite dishes 2023, now lead 3:1. Vantaca platform data.

60 Animal mentions in work orders: dogs 9× cats; #2 animal is rats; Florida accounts for 73% of alligator mentions. Natural language processing (NLP) analysis. Vantaca platform data.

61 Annual volume per average home: 28 community emails, 40+ staff notes per home per year. At 6.5 million homes: ~10 staff notes per second, 1 violation every 12 seconds, 1 work order every 27 seconds. Vantaca platform data.

62 AI-enabled portfolio growth vs. peers: 2.8× median door growth (5.5% AI-enabled vs. 2.0% peer median, annualized). 86 management companies on the Vantaca platform for 18+ months, each matched to ~180 peer companies by market and size. Vantaca platform data analysis, September 2026.

The human relationship works.
The opportunity is to scale it.

Visit vantaca.com →

Vantaca®