

2026

State of Industry Report

COMMUNITY ASSOCIATION MANAGEMENT

Proving Value in a More Complex Era of Community Management

How residents, boards, community managers, and management company leaders are redefining what it takes to build stronger, more trusted, more sustainable communities.



About CINC Systems

CINC Systems is the AI-native platform for community association management, trusted by more than 1,000 management companies serving 55,000+ associations and 6 million+ doors.

Built on more than 20 years of integrated platform data spanning accounting, operations, resident experience, board governance, banking, and payments, CINC gives management companies a single foundation for running more connected, efficient, and intelligent community operations. In 2025, CINC processed more than \$25 billion in community payments, giving its platform and intelligence system the deepest foundation for financial workflows, operational insight, and community association data.

Cephai, CINC's intelligence system, is woven natively into that foundation to help management companies reduce tedious work, increase visibility, and shift teams toward higher-value review, exception handling, and decision-making. Through a unified platform experience with single sign-on, universal navigation, and connected workflows, CINC helps clients move across products more easily and operate from one system of action.

CINC supports management companies, boards, and residents with technology designed for the realities of community association management: secure financial operations, resident engagement, board governance, payments, automation, and AI built with human review, auditability, and control. CINC holds SOC 2 Type II certification and Veracode Verified status and is backed by Hg and Spectrum Equity.

**Together, we make living and working
in professionally managed communities
less tedious and more meaningful.**

What's Inside

The 2026 State of the Industry Report is an exclusive look inside the community association management industry at a moment when expectations are rising from every direction.

Residents want clearer value for what they pay. Boards are being asked to make more complex decisions with limited volunteer capacity. Community managers are still finding meaning in the work, but burnout is putting the role under pressure. Management company executives remain optimistic, but staffing shortages, operational complexity, and technology adoption are reshaping how firms think about growth.

This year's report brings together survey responses from residents, board members, community managers, and CAM executives to explore the central question facing the industry in 2026:

How can community association management prove value, protect capacity, and build trust in a more complex operating environment?

The answer will define the next era of community management.

Letter from the CEO

Dear reader,

Community association management has always been complex. But in 2026, the work feels different.

Residents are asking harder questions about what they pay and what they get in return. Boards are facing bigger financial decisions, from reserves and deferred maintenance to insurance and rising service expectations. Community managers are still showing up every day to solve problems and help communities improve, but too many are doing it while carrying an unsustainable level of pressure. Management company leaders remain optimistic, but they are also being honest about the capacity challenge in front of them.

This year's State of the Industry survey makes one thing clear: the future of community association management will be defined by the industry's ability to prove value.

That value cannot live only in financial statements, board packets, meeting minutes, or management contracts. It has to be visible to residents. It has to help boards make better decisions. It has to make the manager's job more sustainable. And it has to give management companies a more scalable way to grow.

The good news is that this industry is not starting from a place of cynicism. Residents in our survey were more positive about HOAs and COAs than many might expect. Boards remain committed to serving. Managers still find meaning in helping communities improve. Executives are optimistic about the future.

But optimism alone will not solve the pressure.

We have to modernize the way the work gets done. We have to make value easier to see, trust easier to build, and capacity easier to protect. That means reducing tedious work. It means giving residents easier access to answers. It means helping boards understand the decisions in front of them.



It means using technology and AI responsibly, not as buzzwords, but as practical tools that help people do better work.

At CINC, we believe the next era of community management will belong to organizations that can connect operational efficiency and board/resident engagement into one trusted experience.

This enables self-service where residents want it and time for CAM teams to spend more times on the meaningful work. For community association management companies, this should mean less tedious work, more meaningful work, more profitability and more client satisfaction.

This report is designed to help the industry see what is changing, what is at risk, and what is possible.

The future of community management is not just about managing more communities. It is about creating communities that are easier to understand, easier to serve, and easier to believe in.

Are you ready to prove what's possible?

Sincerely,

A handwritten signature in black ink that reads "Ryan Davis". The signature is written in a cursive, flowing style.

Ryan Davis
CEO, CINC Systems

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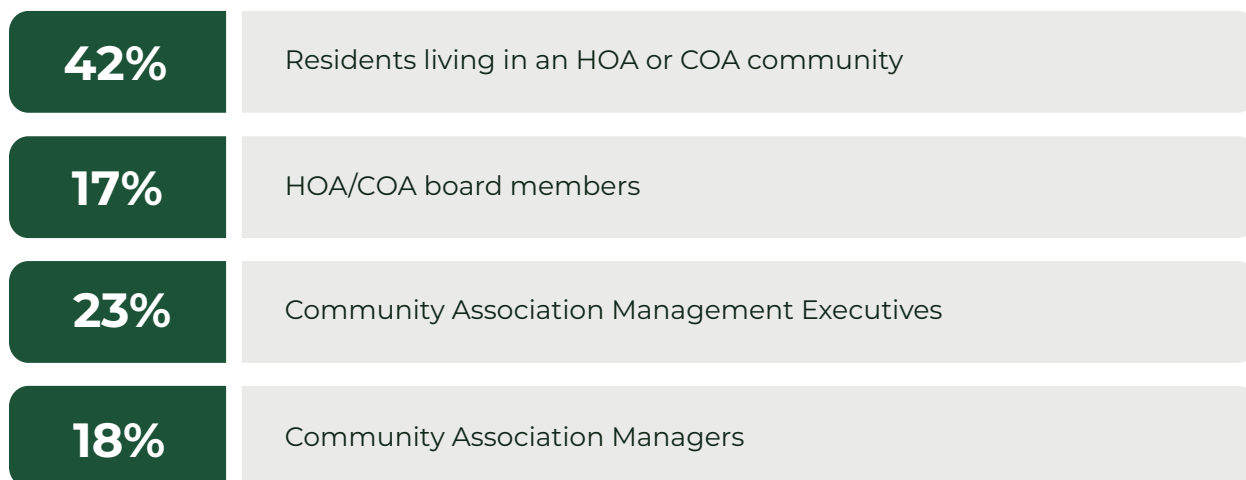
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Methodology

The analysis in CINC's 2026 State of the Industry Report is based on survey responses collected from residents, HOA/COA board members, community association managers, and community association management executives.

The survey was distributed to capture perspectives across the broader community association ecosystem, including the people who live in professionally managed communities, the volunteers who govern them, the managers who support them day to day, and the executives leading management companies through a changing market.

Core response groups



Respondents were routed into audience-specific modules so the report could explore the unique experiences, pressures, and expectations of each stakeholder group.

Because the survey was open and directional in nature, findings should be interpreted as a meaningful pulse of the industry rather than a statistically representative national benchmark. Percentages are rounded to the nearest whole number where appropriate.

Executive Summary: The 2026 Industry Pulse

The industry is facing a value, capacity, and trust squeeze.

For years, community association management has been defined by operational complexity. The work is broad, high-stakes, and often invisible until something goes wrong. But in 2026, the pressure around that work is changing.

The challenge is no longer simply about managing tasks, meetings, payments, violations, work orders, or board packets. It is about helping every stakeholder understand the value of the system itself.

Residents want to know whether their fees are worth it. Boards want to make responsible decisions without becoming the face of unpopular costs. Managers want to help communities improve without absorbing constant frustration and unrealistic expectations. Executives want to grow their companies, but not at the expense of already-stretched teams.

Across every audience, the same need appears in different forms:

Clarity

- **Residents** need clarity on value.
- **Boards** need clarity on decisions.
- **Managers** need clarity on priorities and boundaries.
- **Executives** need clarity on how to scale without burning out their people.

That is the story of the 2026 State of the Industry.

Community association management is not just becoming more complex. It is becoming more visible. And as the industry becomes more visible, the ability to prove value will become one of the most important competitive advantages a management company can build.

 **418**

core responses analyzed



of residents feel somewhat or very positive about HOAs/COAs.



of residents would probably or definitely choose to live in an HOA/COA again.



Residents' top concern: dues increasing faster than income.



Residents' top priority: protecting and increasing home value.



of board members feel somewhat or very positive about serving.



of board members rated their burnout a 7 or higher out of 10.



of executives rated their optimism about industry's future 7 or higher out of 10.



of executives said they have open positions they are struggling to fill.



of executives rated community manager burnout 7 or higher out of 10.



of managers rated their own burnout a 7 or higher out of 10.



of residents said they would likely use a secure digital assistant.



Executives' top AI concern: accuracy and reliability.

The 2026 Thesis

The future of community association management will be defined by the industry's ability to prove value, protect home value, preserve capacity, and create more trusted experiences for residents, boards, and management teams.



What's On Our Radar in 2026

The 2026 survey data shows a clear value, capacity, and trust squeeze inside community association management. The following external forces help explain why that pressure is intensifying and where industry leaders should focus next.

#1

Insurance and affordability pressure are reshaping the resident value conversation.

Insurance remains one of the clearest external pressures facing community associations in 2026. According to Pew Research Center, **71% of U.S. homeowners say their homeowners insurance costs have gone up over the last few years, including 42% who say costs have gone up a lot.** Among homeowners reporting higher costs, the most commonly cited major reasons were insurance company profits, repair and rebuilding costs, and extreme weather.

For community associations, this matters because insurance pressure rarely stays isolated inside the budget. It shows up in dues, assessments, reserve conversations, resident frustration, and board resistance. When residents are already worried about fees increasing faster than income, rising insurance costs make the association value equation harder to defend unless boards and management companies can clearly explain the why behind the numbers.

What it means for CAM leaders: Insurance is no longer just a back-office budget issue. It is a resident communication issue, a board education issue, and a trust issue. Management companies that can help boards explain cost drivers, coverage decisions, risk exposure, and long-term financial planning will be better positioned to reduce resident pushback and protect client relationships.

Source: Pew Research Center, "71% of U.S. homeowners say their home insurance costs have gone up," May 6, 2026.

#2

Extreme weather and disaster costs continue to raise the stakes for reserves, maintenance, and risk planning.

Climate Central's 2026 review of U.S. billion-dollar disasters found that **2025 had 23 weather and climate disasters with at least \$1 billion in damages, causing an estimated 276 fatalities and \$115 billion in total damages.** The organization noted that 2025 ranked third behind only 2023 and 2024 for the annual number of billion-dollar disasters.

For associations, the implications are practical. More severe storms, floods, wildfires, heat events, and rebuilding costs can affect insurance availability, vendor pricing, maintenance needs, reserve assumptions, emergency planning, and resident expectations.

This aligns directly with the survey finding that boards are focused on deferred maintenance and major projects, while residents want confidence that their fees are protecting home value. The longer communities defer planning, the more expensive and emotional the eventual decisions become.



What it means for CAM leaders: Associations need to treat maintenance, reserves, insurance, and emergency readiness as connected parts of the same resilience strategy. The strongest management companies will help boards move from reactive repair conversations to proactive stewardship conversations.

Source: Climate Central, "2025 in Review: U.S. Billion-Dollar Disasters," January 8, 2026.

#3

Regulation is moving toward more oversight, transparency, and homeowner protections.

Community association legislation continues to evolve in ways that could materially affect board governance, management company operations, compliance workflows, and homeowner expectations.

CAI's 2026 legislative outlook notes that legislation in states including Florida, Georgia, Hawaii, and Missouri has introduced or carried over processes for homeowners to vote on whether to continue as a community association. Arizona legislation introduced a proposal for community declarations and homeowner associations to automatically expire after a defined period.

Georgia is a useful example of how quickly the regulatory environment can shift. CAI's 2026 Georgia End of Session Report notes that Senate Bill 406, the "Georgia Property Owners' Bill of Rights Act," would require property owners' associations to register with the state, create a process for the Secretary of State to handle owner complaints, and establish rules around operations, registration renewal, foreclosures, and disputes.

Whether industry leaders support or oppose specific bills, the direction is clear: lawmakers are paying more attention to how associations govern, communicate, enforce, collect, and resolve disputes.

What it means for CAM leaders: Compliance can no longer live in a binder or depend solely on institutional knowledge. Management companies need stronger documentation, clearer workflows, better board education, and systems that can adapt as rules change across states and municipalities.

Source: CAI Advocacy, "What to Watch in 2026: Emerging Trends in Community Association Legislation," February 27, 2026; CAI Advocacy, "2026 Georgia End of Session Report," April 22, 2026.

#4

Cybersecurity, fraud, and AI risk are becoming inseparable from digital trust.

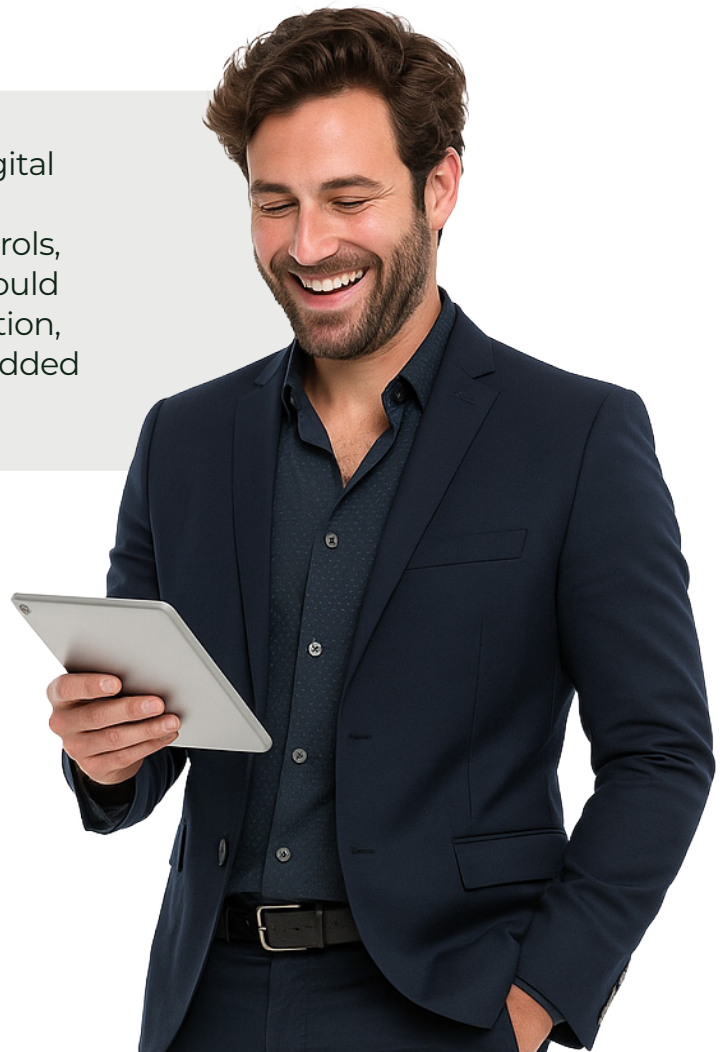
As the industry digitizes more resident, board, banking, payment, and management workflows, cybersecurity becomes part of the community trust equation.

The World Economic Forum's Global Cybersecurity Outlook 2026 found that CEOs' top cyber concern shifted to cyber-enabled fraud and phishing, while AI vulnerabilities emerged as the second-ranked concern. For CISOs, ransomware remained the leading concern, followed by supply chain disruption.

This is especially relevant for community association management because the industry handles sensitive resident data, financial information, bank integrations, payment workflows, community documents, and board communications. The more associations adopt AI, portals, mobile apps, payment tools, and digital assistants, the more important it becomes to prove that data is protected and workflows are governed.

What it means for CAM leaders: Digital adoption depends on trust. Security, privacy, vendor diligence, access controls, auditability, and human oversight should be part of every technology conversation, especially as AI becomes more embedded in daily workflows.

Source: World Economic Forum, "Global Cybersecurity Outlook 2026," January 2026.



#5

Agentic AI is raising both the opportunity and the governance bar.

AI is moving from passive assistance toward more autonomous workflows. In May 2026, CISA and international partners released guidance on the secure adoption of agentic AI systems, outlining security challenges and recommended actions for designing, deploying, operating, and maintaining agentic AI.

For community association management, this matters because AI will increasingly touch workflows where accuracy, judgment, and governance are critical: resident communications, document answers, compliance support, invoice workflows, board packets, payments, architectural requests, violations, and task prioritization.

The survey data reinforces this tension. Executives see AI opportunity, but their top concern is accuracy and reliability, followed by data security and privacy. Managers are most interested in AI for practical workflow relief, including task tracking, common homeowner questions, document summaries, vendor bid review, and routine communications.

**What it means for CAM leaders:**

The winning AI strategy will not be the flashiest. It will be the most governed, explainable, secure, and useful. AI should reduce tedious work while keeping humans in control of sensitive decisions.

Source: Cybersecurity and Infrastructure Security Agency, "Careful Adoption of Agentic AI Services," May 1, 2026.

#6

Consumer expectations are setting a higher bar for resident experience.

Residents do not compare their association experience only to other associations. They compare it to the best digital experiences in their daily lives: banking apps, delivery apps, healthcare portals, retail experiences, and digital wallets.

Zendesk's 2026 customer experience research found that 72% of customers want immediate service, 64% will spend more if a business resolves their issues where they already are, and 70% expect anyone they interact with to have full context. Juniper Research projected that digital wallet users would exceed 5.2 billion globally by 2026, representing more than 60% of the world's population. Mastercard's 2026 payments trends also points to the continued rise of AI-enabled, omnichannel, and trust-centered payment experiences.

This aligns with CINC's survey findings: residents prefer digital channels, online payments are common behavior, and a strong majority would likely use a secure digital assistant for community questions and tasks.

What it means for CAM leaders: Resident engagement is moving from "Do we offer a portal or app?" to "Can residents get what they need quickly, securely, and with confidence?" Digital tools must be easy to use, connected to real workflows, and trusted by residents, boards, and management teams.

Sources: Zendesk, "35 Customer Experience Statistics to Know for 2026," March 5, 2026; Juniper Research, "Digital Wallet Users to Exceed 5.2 Billion Globally by 2026," April 12, 2022; Mastercard, "Payment Trends in 2026: Innovation, Trust, & Growth," May 14, 2026.

Part I: The Resident Value Equation

Residents are more positive than expected, but value is the pressure point.

The public conversation around HOAs and COAs is often dominated by frustration. Fee increases, rules enforcement, fines, communication breakdowns, and viral homeowner disputes tend to shape the narrative. But this year's resident data tells a more nuanced story.

Residents are not overwhelmingly anti-HOA. Among resident respondents, 64% feel somewhat or very positive about HOAs/COAs, and 66% would probably or definitely choose to live in one again.

64%

of resident respondents feel somewhat or very positive about HOAs/COAs.

66%

would probably or definitely choose to live in an HOA/COA again.

That finding matters.

It suggests the industry is not facing a simple rejection of community association living. Residents still see value in professionally managed communities. They understand, at least in principle, the benefits of shared standards, maintained common areas, amenities, and property value protection.

But that support is conditional.

Residents are increasingly evaluating whether the experience they receive feels worth the cost. Their top concern was dues increasing faster than income, while their top improvement area was overall value for what they pay.

In other words, residents are not just asking, **“Why are my dues going up?”**

They are asking:

- "Can I see where the money is going?"
- "Does this community feel better because of what I pay?"
- "Are decisions being made fairly?"
- "Is my home being protected?"
- "Is anyone making this easier for me to understand?"

The resident value equation

Residents evaluate their association experience through a mix of financial, emotional, and practical signals:

- Are fees fair and clearly explained?
- Is the community attractive and well maintained?
- Are rules enforced consistently?
- Are issues handled quickly?
- Are major decisions communicated clearly?
- Are residents able to find information without friction?
- Does the association protect or improve home value?

When those signals are strong, fees are more likely to feel like an investment. When those signals are weak, fees feel like a burden.

That distinction will become more important as costs continue rising across insurance, maintenance, labor, utilities, and reserves. Boards and management companies may not be able to avoid difficult financial conversations, but they can change how residents experience those conversations.

“The opportunity is to make value more visible before frustration takes over.”

What this means for management companies

For management companies, resident sentiment is no longer just a board issue. It is a business issue.

Residents influence board pressure. Board pressure influences manager workload. Manager workload influences retention. Retention influences service quality. Service quality influences client satisfaction and growth.

- A resident who cannot find an answer becomes an email.
- An unexplained fee increase becomes a complaint.
- A delayed response becomes distrust.
- A confusing rule becomes a conflict.
- A poor digital experience becomes another reason to call.

The resident experience is not separate from operational efficiency. It is part of it.

Management companies that help boards communicate value clearly, consistently, and proactively will be better positioned to reduce friction, improve satisfaction, and protect their teams from avoidable escalation.



INDUSTRY VOICE

Liz Comando, PCAM, CMCA

COO, CAI Mediator, Taylor Management Company, AAMC, AMO

“Residents want a better resident experience, ongoing communication, and transparency.”

Why it matters: Residents are not only evaluating the cost of association living. They are evaluating the experience around that cost. Communication, transparency, and easy access to information are becoming central to whether residents feel their fees are delivering value.

Part II: Home Value Is Still the Heart of the Promise

Residents want confidence that their largest investment is being protected.

When residents ranked what matters most, **protecting and increasing home value rose to the top**. It was followed closely by keeping the community attractive and well maintained, keeping fees fair and clearly explained, keeping residents informed, and enforcing rules consistently.

This finding reframes the value conversation.

Residents are not simply asking for lower costs. They are asking for confidence.

- Confidence that their home remains a strong investment.
- Confidence that the community is being maintained.
- Confidence that rules are applied fairly.
- Confidence that money is being managed responsibly.
- Confidence that today's decisions are protecting tomorrow's value.

In a community association, home value is both economic and emotional. It represents wealth, stability, pride, safety, belonging, and long-term security. That is why issues like deferred maintenance, reserves, insurance, violations, architectural standards, amenities, and curb appeal carry so much weight.

They are not just operational issues. They are trust issues.

The challenge: value is often invisible until it is missing.

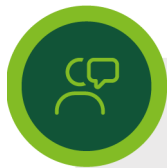
The work of community association management is often most visible when something goes wrong. A gate breaks. A pool closes. A violation letter arrives. A special assessment is announced. A landscaping issue lingers. A resident cannot find an answer.

But the work that protects value often happens quietly:

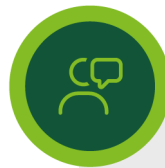


When that work is invisible, residents may underestimate its value. When it becomes visible only during moments of cost or conflict, trust erodes.

That is why the future of resident engagement cannot be limited to announcements and reminders. It has to help residents understand the connection between the work being done and the value being protected.



“Residents are not rejecting HOAs. They are asking for clearer proof of value.”



“The resident experience is not separate from operational efficiency. It is part of it.”

The opportunity: turn operations into visible stewardship.

The strongest communities will be the ones that help residents see the “why” behind the work.

- Why reserves matter.
- Why dues may need to change.
- Why maintenance cannot be deferred indefinitely.
- Why rules exist.
- Why insurance costs affect budgets.
- Why digital adoption improves responsiveness.
- Why board service matters.

This does not mean overwhelming residents with every operational detail. It means translating complexity into clarity.

The management companies that do this well will help boards move from defending decisions to explaining stewardship.



INDUSTRY VOICE

Liz Comando, PCAM, CMCA

COO, CAI Mediator, Taylor Management Company, AAMC, AMO

“The most successful boards communicate often, have data and reports visible to educate their homeowners, schedule open meetings to present the financial situation, and are available to answer questions.”

Why it matters: Protecting home value is not just about making responsible financial and operational decisions. It is about helping residents understand those decisions before frustration fills the gap. Boards that make data visible and create space for questions are better positioned to connect dues, reserves, insurance, and maintenance back to long-term community value.

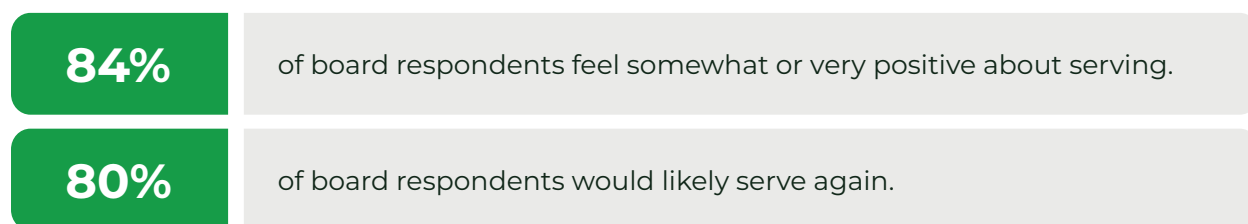
Part III: Boards Under Pressure

Volunteer leaders are still committed, but the job is getting heavier.

Board members remain one of the most important forces in community association success. They make decisions that affect budgets, property values, rules, vendors, reserves, resident satisfaction, and long-term community health.

They also do this work as volunteers.

The survey data shows that board members are still committed.



That is encouraging. But the data also shows that board service is becoming more demanding. 40% of board respondents rated their burnout a 7 or higher out of 10.

This reflects a larger shift: boards are increasingly being asked to make decisions that require financial literacy, legal awareness, risk management, vendor oversight, communication strategy, conflict resolution, and long-term planning.

For a volunteer role, that is a heavy load.



“Boards do not just need administrative support. They need decision support.”



“Home value is not just a financial outcome. It’s the emotional center of the community association promise.”

The board agenda is becoming more complex.

Board respondents identified several high-pressure priorities, including deferred maintenance, resident satisfaction, keeping dues stable, reserve funding, and enhancing property values.

These priorities are deeply connected, but often in tension.

- A board may want to keep dues stable, but insurance premiums rise.
- A board may want to avoid a special assessment, but reserves are underfunded.
- A board may want to improve resident satisfaction, but enforcement decisions create conflict.
- A board may want to address deferred maintenance, but homeowners resist the cost.
- A board may want to govern responsibly, but volunteers have limited time and expertise.

This is where management companies have an opportunity to provide more than task execution. They can provide structure, education, context, and confidence.



Boards need decision support, not just administrative support.

The board-management relationship is evolving. As complexity increases, boards need more than meeting coordination, document preparation, and follow-up.

- They need help understanding tradeoffs.
- They need data to support decisions.
- They need clear communication plans.
- They need tools that reduce confusion.
- They need education that makes hard decisions easier to explain.
- They need workflows that keep volunteer service from becoming a second job.

The survey data reinforces this need. Board respondents showed strong interest in capabilities that reduce friction and improve governance, including centralized resident communication, secure online voting and surveys, quick answers from community documents, digital approval workflows, board-focused mobile access, automated meeting minutes, and board packet support.

The implication is clear: boards are ready for tools that make governance easier, clearer, and more credible.

The industry must help boards move from reactive governance to resilient stewardship.

Reactive boards spend most of their time responding to complaints, emergencies, and short-term pressure.

Resilient boards understand the community's financial position, communicate proactively, make informed decisions, and build trust before crises happen.

The role of the management company is critical in that shift.

By giving boards better visibility, better education, and better communication infrastructure, management companies can help volunteer leaders make decisions that protect the community and reduce downstream friction for managers and residents alike.



INDUSTRY VOICE

Melissa Ramsey, CMCA, AMS, LSM

PCAM Owner, Mosaic Community Consulting

“Communities today are no longer simply expecting rule enforcement and operational management. They are expecting connection, communication, professionalism, and empathy. Emotional intelligence must be recognized as a core leadership competency.”

Why it matters: Board service is becoming more complex not only because of financial and operational pressure, but because expectations for leadership behavior are rising. Boards and managers need the ability to communicate under stress, regulate conflict, and build trust while making difficult decisions.

Part IV: Capacity Is the Industry's Growth Ceiling

Executives are optimistic, but the operating model is under pressure.

CAM executives are not pessimistic about the future. **71% of executive respondents rated their optimism about the industry's future a 7 or higher out of 10.**

71%

of executives rated their optimism about the industry's future a 7 or higher out of 10.

That optimism is important. It suggests leaders see opportunity ahead, whether through growth, technology, consolidation, service expansion, resident engagement, or more strategic advisory work with boards.

But optimism does not eliminate the capacity challenge.

51% of CAM executives said they currently have open positions they are struggling to fill. Executives also rated community manager burnout as a serious concern, with 56% rating manager burnout a 7 or higher out of 10.

51%

said they currently have open positions they are struggling to fill.

56%

rated community manager burnout a 7 or higher out of 10.

This creates one of the most important strategic questions for the industry:

Can management companies grow if the role at the center of their service model is already under strain?

The industry cannot hire its way out of the capacity problem.

Recruiting matters. Compensation matters. Training matters. Career pathing matters. But the data suggests the industry's capacity issue is bigger than hiring alone.

If management companies add more communities without changing how work gets done, they risk adding more pressure to the same constrained system.

More communities can mean more emails, more meetings, more violations, more architectural requests, more resident questions, more board packets, more financial complexity, more escalations, and more after-hours demands.

That is growth, but it is not necessarily scale.

Scale requires a different operating model.

- It requires standardized workflows.
- It requires better adoption of resident self-service.
- It requires automation of routine work.
- It requires fewer disconnected systems.
- It requires better visibility across teams.
- It requires AI that supports real workflows.
- It requires clearer expectations with boards and residents.

Without those changes, management companies may win new business only to deepen the strain on their people.



“The industry is not facing a demand problem. It is facing a capacity problem.”



“The next era of CAM growth will belong to firms that can scale value without scaling burnout.”

Capacity is becoming a competitive advantage.

In a market shaped by staffing shortages, rising expectations, and increasing complexity, the firms that protect capacity will be better positioned to grow.

Capacity is not just headcount. It is the organization's ability to absorb complexity without breaking service quality or employee trust.

That includes:

- How quickly teams can respond to resident questions
- How easily managers can find information
- How effectively boards can make decisions
- How consistently work is tracked and completed
- How much manual effort is required for recurring tasks
- How well technology reduces work instead of adding to it
- How much emotional escalation reaches the manager

For executives, the next phase of growth will require a sharper focus on operational design.

The strongest firms will not simply ask managers to do more. They will redesign the work so managers can spend more time on the work that requires judgment, relationships, and leadership.



Adam Balkcom

Chief Executive Officer, CAM Leadership Institute

“The top skill an association leader can have right now is change management. Everything is changing, and there are so many new tools and opportunities for leaders to take hold of.”

Why it matters: Capacity is not only a staffing issue. It is a leadership issue. Firms that create space to learn, adopt, train, and redesign work will be better positioned to turn new tools into real operational leverage.



Part V: Manager Sustainability

Managers still find meaning in the work, but burnout is a business risk.

Community managers are often the face of the management company, the bridge between boards and residents, and the person expected to turn decisions into action. They manage vendors, meetings, violations, maintenance, communications, homeowner concerns, board expectations, emergencies, and follow-up. They are expected to be responsive, organized, calm, knowledgeable, and available. It is meaningful work. But it is also heavy work.

53%

of community manager respondents rated their burnout a 7 or higher out of 10.

At the same time, managers are not saying the work itself lacks purpose. Many still report satisfaction and meaning. Managers said they most enjoy seeing communities improve over time, helping solve problems, and building relationships with residents.

That distinction matters.

The problem is not that managers do not care about the work. The problem is that the work increasingly asks them to absorb too much friction.



INDUSTRY VOICE

Tyler Hawes, CMCA, AMS

Founder & CEO, Sliceo

“Manager burnout is being treated as a wellness issue when it’s really a unit-economics and tooling problem. Portfolio sizes, workflows, and tech stacks designed for a slower world are crushing the people inside them.”

Why it matters: Burnout cannot be solved through encouragement alone. If workflows, staffing models, technology stacks, and service expectations are misaligned, managers will continue absorbing the gap between what communities expect and what firms are operationally built to deliver.

Emotional labor is one of the clearest retention risks.

The most draining part of the manager role was **handling homeowner complaints and anger**, selected by nearly half of manager respondents. **Violation enforcement** also ranked high.

This points to a problem that operational metrics alone may not capture.

A manager's workload is not just the number of tasks assigned. It is also the emotional intensity of those tasks.

A single hostile homeowner interaction can drain more energy than a dozen routine updates. A board meeting with unrealistic expectations can create stress that lasts well beyond the meeting itself. A vague or conflicting instruction can turn a simple task into a source of anxiety. A poorly adopted digital tool can create more questions instead of fewer.

If the industry wants to retain managers, it has to reduce both administrative burden and emotional burden.

CINC Client Research Spotlight: Inside the Inbox

A separate 2026 CINC client research survey with **546 completed responses from community management and customer support roles** reinforces one of the clearest drivers of manager strain: the inbox.

Email is nearly universal to the role. 97% of respondents rated email a 4 or 5 in importance to their daily work, and 63% said they spend more than 20 hours per week actively managing email. More than 7 in 10 respondents receive at least 50 emails per day, and 1 in 5 receive more than 100.

97%

rated email a 4 or 5 in importance to their daily work.

63%

spend more than 20 hours per week actively managing email.

But the challenge is not only volume. It is visibility, repetition, and context. The top email challenges included:



The most frequent email topics also mirror the core pressure points surfaced throughout this report: resident questions and complaints, board requests and decisions, internal coordination, maintenance, and vendor questions.

For many managers, the inbox has become the front door to the community and the bottleneck in the operating model. It is where resident frustration, board direction, vendor coordination, internal follow-up, and time-sensitive issues all collide.

This reinforces a broader theme from this year's State of the Industry survey: manager burnout is not just about workload. It is about fragmented, high-volume work that requires constant monitoring, context switching, and emotional control.

What managers need

Managers identified practical ways to make the role more sustainable, including higher pay, better benefits, more recognition, clearer expectations, more automation of routine tasks, and modern software that is easy to use.

This is not a single-solution problem.

- Compensation matters because the responsibility is real.
- Recognition matters because the work is often thankless.
- Clear expectations matter because ambiguity creates conflict.
- Automation matters because repetitive work consumes time and energy.
- Better tools matter because technology should reduce friction, not relocate it.
- Board education matters because unrealistic expectations often flow directly to managers.

The manager sustainability challenge requires a full operating model response.

From task manager to community strategist

The future of the manager role should not be defined by inbox volume, complaint handling, manual data entry, and meeting follow-up.

It should be defined by judgment, relationship-building, board guidance, vendor coordination, project leadership, and community improvement.

That shift will not happen by simply telling managers to be more strategic. It will happen when the industry removes enough repetitive and low-value work to give managers the space to operate strategically.

This is where digital self-service, resident adoption, workflow automation, AI assistance, and better board tools become more than technology initiatives. They become workforce sustainability initiatives.



INDUSTRY VOICE

Melissa Ramsey, CMCA, AMS, LSM

PCAM Owner, Mosaic Community Consulting

“Association leaders should be preparing now for the shift from reactive management to relationship-centered leadership. Residents want to feel heard, volunteers want to feel supported, and teams want to work in environments that value wellness, professionalism, and collaboration.”

Why it matters: Sustainable management is not only about reducing tasks. It is also about building cultures where communication, emotional intelligence, and professionalism are treated as core operating skills.



INDUSTRY VOICE

Liz Comando, PCAM, CMCA

COO, CAI Mediator, Taylor Management Company, AAMC, AMO

“As managers are freed up to create community, we will see significant interest in managers staying in the industry as well as attracting others.”

Why it matters: Technology and process improvement should not simply help managers do more work faster. They should give managers more room to focus on governance, relationships, resident experience, and the work that makes the career more meaningful.

Part VI: Digital Access Is Not the Same as Digital Adoption

The industry has moved toward digital access. Now it has to improve digital trust.

Residents are ready for digital engagement. **71% of residents said they would likely use a secure digital assistant for community questions and tasks.** The survey also shows strong preference for digital channels and online payments.

For residents, digital convenience is no longer a novelty. It is part of everyday life.

- They expect to find information quickly.
- They expect to make payments easily.
- They expect to check balances, submit requests, track progress, receive updates, and communicate without unnecessary friction.

But offering digital tools is not the same as creating a digital experience residents trust and use.

Across the industry, many management companies already offer portals, apps, online payments, or other digital tools. Yet adoption often varies widely. That gap reveals the next challenge: the industry has to move from access to adoption.

Why adoption lags

Digital adoption can lag for many reasons:

- Residents do not know the tool exists
- Boards do not actively promote usage
- Managers are too busy to reinforce adoption
- The user experience is confusing
- Information is incomplete or outdated

- Residents still receive faster answers by calling or emailing
- Staff are not fully trained on the tool
- Digital channels are not connected to real workflows
- Residents do not trust that digital requests will be handled

This means adoption is not just a product problem. It is an operating model problem.

A portal or app cannot succeed if it is treated as a passive destination. It has to become part of how the community communicates, transacts, and builds trust.

Digital tools should reduce friction for everyone.

The best digital experiences create value across the full ecosystem:

- For residents, they provide easier answers and more confidence.
- For boards, they improve transparency and reduce repetitive questions.
- For managers, they reduce avoidable emails, calls, and follow-up.
- For executives, they create more scalable service delivery and better data visibility.



When digital tools are disconnected or poorly adopted, they can have the opposite effect. They become another place to check, another process to manage, or another source of frustration.

The future of digital resident engagement is not just more channels. It is a more connected experience.

The resident self-service opportunity

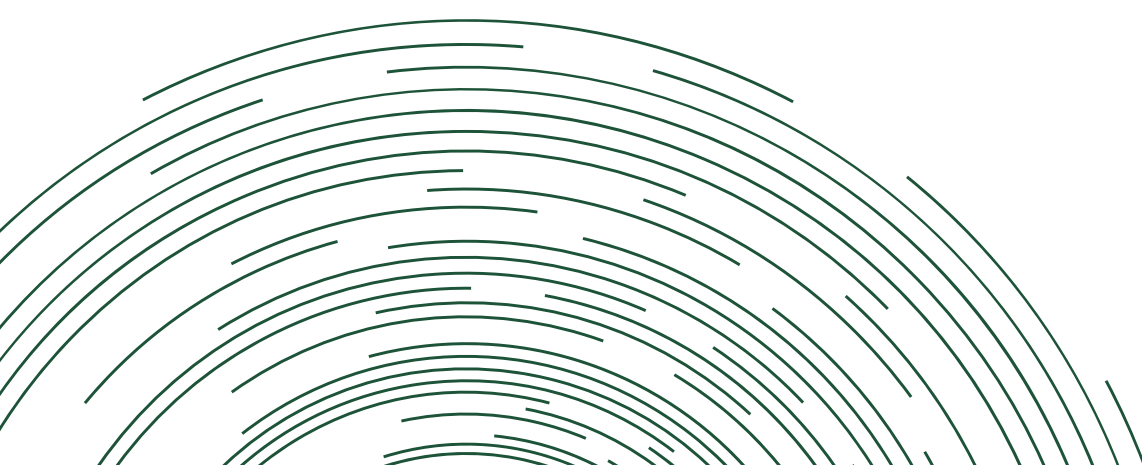
Residents' top desired digital tasks are practical: see balances, pay assessments, view events and updates, submit or track maintenance requests, message management or the board, receive emergency notifications, and access documents.

These are not futuristic use cases. They are everyday needs.

That is why the strongest digital strategy is not about asking residents to engage for engagement's sake. It is about removing the friction from what they already need to do.

If residents can answer common questions themselves, managers get time back. If residents can see the status of a request, frustration decreases. If residents understand where fees go, trust improves. If residents can access community information in one secure place, communication becomes less reactive.

Digital adoption should ultimately make the community feel easier to live in and easier to manage.



**INDUSTRY VOICE****Tyler Hawes, CMCA, AMS****Founder & CEO, Sliceo**

“Transparency will prevail. With more homeowners and board members working from home, more eyes are on every common element, line item, response time, and board packet. Technology has advanced, but the proactive management model mostly hasn’t.”

Why it matters: Digital expectations are rising because visibility is rising. Residents and boards can see more, ask more, and expect more. Management companies need operating models that support proactive communication, not just more digital channels.

**INDUSTRY VOICE****Liz Comando, PCAM, CMCA****COO, CAI Mediator, Taylor Management Company, AAMC, AMO**

“Association boards and residents now have access to portals, real-time updates, clear and transparent communication, mobile self-service, and financial reports in real time. We are no longer waiting 30 days for a paper financial statement.”

Why it matters: The resident and board experience is moving toward immediacy. Real-time visibility is becoming part of the expected service model, and that expectation will continue shaping how communities evaluate management value.

Part VII: Practical AI, Not Abstract AI

AI's opportunity is real, but trust will determine adoption.

AI continues to be one of the most discussed topics in business, technology, and community management. But for this industry, the most important AI question is not whether the technology is impressive.

The question is whether it can be trusted inside high-volume, high-context, high-accountability workflows.

Executives' top concern about AI is accuracy and reliability, followed by data security and privacy. That finding should shape how the industry talks about AI in 2026.

This audience does not need vague promises about transformation. It needs practical proof.

- Can AI answer common questions accurately?
- Can it summarize documents without inventing information?
- Can it help managers prioritize urgent issues?
- Can it draft responses that still allow human review?
- Can it reduce repetitive work without creating risk?
- Can it protect sensitive resident and association data?
- Can it operate inside the workflows management companies already rely on?

The AI opportunity in community management is not abstract. It is operational.

The best AI use cases start with tedious work.

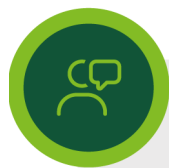
Managers showed interest in AI support for practical tasks such as tracking reminders, answering common homeowner questions, summarizing long documents or regulations, reviewing vendor bids, streamlining ACC/ARC requests, analyzing violations, building board packets, and drafting routine responses.

These are exactly the kinds of workflows where AI can create meaningful relief.

- Not by replacing the manager.
- Not by removing human judgment.
- Not by automating sensitive decisions without oversight.

But by reducing the repetitive work that keeps managers from spending time on complex problem-solving, relationships, board guidance, and community improvement.

The most valuable AI will function less like a chatbot and more like an operating assistant: surfacing what matters, reducing manual steps, drafting with context, summarizing complexity, and helping teams move faster without sacrificing control.



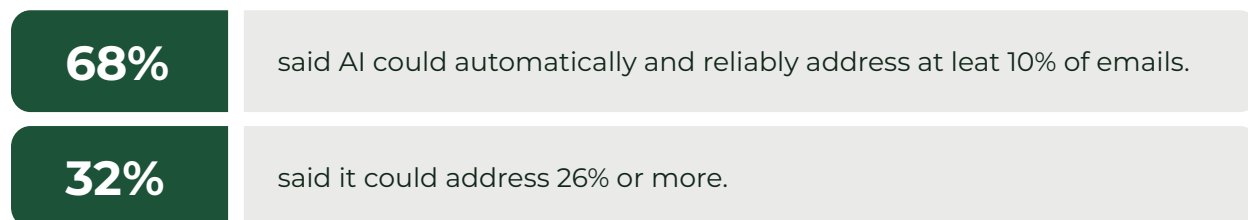
“The future of AI in community management will be won through trust, not hype.”



“Digital adoption is not about offering another tool. It is about making the community easier to live in and easier to manage.”

CINC Client Research Spotlight: Where AI Can Create Immediate Relief

The same 2026 CINC client research survey found meaningful belief that reliable AI could reduce routine inbox volume. Among respondents, **68%** said AI could automatically and reliably address at least 10% of their total emails, while **32%** said it could address 26% or more.



This finding should not be read as a promise that AI can eliminate a fixed percentage of manager communication. The question depended on AI being both automatic and reliable.

But that caveat is exactly the point.

Managers see meaningful potential for AI to absorb repeatable, routine questions, but the opportunity depends on accuracy, context, and trust. AI will be most valuable where it can help with the work that is high-volume and low-complexity, while keeping managers in control of judgment-heavy or sensitive interactions.

In practice, that means AI can help reduce repetitive communication burden without replacing the relationship-centered work that makes community management valuable.

Responsible AI will be a competitive differentiator.

As more vendors claim AI capabilities, the industry will need to evaluate solutions carefully.

The most important questions will include:

- What data does the AI use?
- How is customer data protected?
- Is the output grounded in association-specific information?
- Can humans review, edit, and approve before action is taken?
- How does the system handle uncertainty?
- What workflows does the AI actually support?
- Is the AI native to the platform or bolted on through disconnected tools?
- How are accuracy, security, and compliance managed?

The winners in AI will not be the loudest. They will be the most trusted.

AI should make community management more human.

The irony of AI is that its best use in community association management may be to make the work feel more human.

- When managers spend less time searching for information, they have more time to guide boards.
- When residents get faster answers, frustration decreases.
- When routine emails are drafted faster, managers can focus on tone and judgment.
- When board packets are easier to prepare, meetings can focus on decisions.
- When tasks are surfaced clearly, teams can act before issues escalate.

The goal is not to remove people from community management. The goal is to remove enough friction that people can do the parts of the work only people can do.



INDUSTRY VOICE

Tyler Hawes, CMCA, AMS

Founder & CEO, Sliceo

“Responsible AI use is a fiduciary issue, not a software issue. AI is going to touch CC&R interpretation, reserve study summaries, violation letters, and homeowner inquiries about assessments whether leadership plans for it or not.”

Why it matters: AI adoption in community management cannot be separated from governance. Human review, explainability, accuracy, and auditability will matter wherever AI touches resident communication or board decision-making.



Adam Balkcom

Chief Executive Officer, CAM Leadership Institute

“Independent management companies need to create the space to do the change management necessary to fully adopt AI.”

Why it matters: AI value depends on more than access to tools. It requires process discipline, training, leadership buy-in, and a clear understanding of where automation supports people without increasing risk.

Part VIII: The CAM Business Model Is Evolving

Traditional management fees remain central, but future growth is expanding.

Management fees remain the foundation of the CAM business model. But this year's executive responses suggest leaders are thinking more broadly about where future growth will come from.

Executives identified future opportunities in consulting and advisory services to boards, value-added homeowner services, management fees, marketplace or commerce opportunities, insurance or risk-related services, and banking/payment-related revenue.

This signals an important shift.

Management companies are not just looking for more clients. They are looking for more durable, diversified, and scalable ways to create value.

Advisory value is becoming more important.

As boards face more complex decisions, the need for advisory support is growing.

Boards need help understanding reserves, insurance, vendor decisions, capital projects, regulatory changes, resident communication, technology adoption, and long-term planning. These are not always simple administrative tasks. They require judgment, context, and expertise.

That creates an opportunity for management companies to elevate their value proposition.

The future CAM firm may not be positioned only as a service provider that executes board direction. It may increasingly be positioned as a strategic operating partner that helps boards protect property value, improve resident trust, manage risk, and make better decisions.

That evolution has revenue implications.

If the work is becoming more complex, the pricing model must reflect that complexity. If management companies are providing strategic value, they need ways to capture that value without burying managers under more uncompensated work.

The homeowner value opportunity

Executives also pointed to value-added homeowner services as a future revenue opportunity.

This aligns with the larger shift toward resident engagement. Residents want convenience, clarity, and trusted access to information and services connected to their homes and communities.

The opportunity is not simply to monetize residents. It is to create value residents actually welcome.

That may include services, offers, payment options, maintenance support, communication tools, education, or community experiences that make association living easier and more valuable.

For management companies, the key will be designing these opportunities in ways that support the resident experience without increasing manager burden.

Growth will require operational discipline.

New revenue opportunities can create upside, but only if the core operating model can support them.

A management company cannot successfully expand advisory services if managers are already overwhelmed. It cannot improve resident engagement if digital adoption is weak. It cannot add new offerings if workflows are manual and disconnected. It cannot scale if every new service creates more work than value.

The next business model will require a balance of:

- Smarter pricing
- Clearer service definitions
- Better board education
- Resident-facing value creation
- Workflow automation
- Stronger data visibility
- More scalable technology
- A more sustainable manager role

The firms that get this right will not just grow. They will scale.



Consolidation will continue, but independence is not disappearing.

Consolidation remains one of the most important forces shaping the CAM business model, but it is not the whole story. As larger firms continue to acquire, integrate, and professionalize operations, the industry is also seeing motivated managers leave established organizations to start firms of their own.

That dynamic matters because it keeps innovation moving from both directions. Larger organizations may have more resources to invest in technology, training, and new revenue models, while emerging independent firms can move quickly, experiment with service models, and differentiate through local expertise and high-touch relationships.

The result is not a simple shift from independent firms to consolidated platforms. It is a more competitive market where every management company, regardless of size, has to be clearer about the value it delivers, the clients it serves best, and the operating model it is building for the future.



INDUSTRY VOICE

Manvir Heir

Founder & CEO, CAM Advisors

“While we understand consolidation to be a major theme in the HOA industry, we also continue to see motivated managers starting their own management companies. These nascent management companies backfill a significant amount of the consolidation and also provide additional industry innovation.”

Why it matters: Consolidation may reshape the competitive landscape, but it is not eliminating independent management. The next era of CAM will likely include both larger consolidated firms and new independent operators pushing innovation, service models, and client expectations forward.



INDUSTRY VOICE

Adam Balkcom

Chief Executive Officer, CAM Leadership Institute

“Associations need to understand that the collective buying power their management company has can make it possible to negotiate better terms or lower costs for the community. They shouldn’t have a problem with the management company sharing in the revenue in those partnerships if the board is paying the same or less for the same or more service.”

Why it matters: Revenue diversification does not have to be framed as management companies extracting more from communities. When structured well, partner economics can create win-win models that reduce costs, improve service, and give management companies a more sustainable way to grow.



INDUSTRY VOICE

Tyler Hawes, CMCA, AMS

Founder & CEO, Sliceo

“When management company leaders say what makes them stand out is ‘our service,’ that is not a differentiator if everyone says the same thing. ‘We care more’ is not scalable when managers are burning out delivering it.”

Why it matters: The next era of CAM growth will require clearer differentiation than service alone. Firms will need measurable operating standards, better data, stronger adoption, and scalable ways to deliver a consistently better experience.

Take-Home Points

1. Residents are not rejecting community associations, but they are questioning the value equation.

Resident respondents were more positive about HOAs and COAs than many might expect. But rising costs, dues pressure, and questions about overall value are shaping satisfaction. Boards and management companies need to make the connection between fees, service, maintenance, property value, and community experience easier to see.

2. Home value remains the center of the resident promise.

Residents ranked protecting and increasing home value as their top priority. The strongest association experiences will help residents understand how reserves, maintenance, rules, insurance, and governance decisions protect the investment they made in their homes.

3. Boards are committed, but volunteer governance is becoming more complex.

Board members remain positive about serving, but burnout is rising. Deferred maintenance, reserve funding, insurance costs, homeowner resistance, and communication pressure are making board service more demanding. Boards need better education, better tools, and better decision support.

4. Capacity is the industry's growth ceiling.

CAM executives remain optimistic, but staffing shortages and manager burnout are limiting how firms scale. The industry cannot hire its way out of the problem. Sustainable growth will require workflow redesign, automation, digital adoption, and clearer expectations with boards and residents.

5. Manager sustainability is now a business priority.

Managers still find meaning in helping communities improve, but emotional labor and workload pressure are threatening retention. Management companies must reduce avoidable friction, automate repetitive work, recognize the complexity of the role, and help boards set more realistic expectations.

6. Digital tools must move from access to adoption.

Residents are ready for digital engagement, but simply offering a portal or app is not enough. The opportunity is to create trusted, easy-to-use digital experiences that residents actually use and that reduce work for managers instead of adding another channel to monitor.

7. AI must be practical, secure, and workflow-specific.

The strongest AI opportunity in community management is not abstract transformation. It is reducing tedious work, improving response quality, summarizing complexity, supporting decision-making, and keeping humans in control. Trust will depend on accuracy, security, data governance, and clear workflow value.

8. The CAM business model is evolving beyond traditional management fees.

Executives see future growth in advisory services, homeowner value-added services, commerce, risk-related services, and payments. To capture that opportunity, management companies need scalable systems and pricing models that reflect the real value and complexity of the work.

9. Consolidation will continue, but independent innovation is not going away.

Larger firms will continue professionalizing operations and investing in technology, but new independent firms are still entering the market. This will create a more competitive landscape where management companies of every size must be clearer about their value, differentiation, and operating model.

10. The next era of community management will belong to firms that can prove value.

The most successful firms will not simply manage tasks. They will help communities understand decisions, protect home value, reduce friction, and create more trusted experiences for residents, boards, managers, and executives.

Industry Voices Featured in This Report

Melissa Ramsey, CMCA, AMS, LSM, PCAM
Owner, Mosaic Community Consulting

Tyler Hawes, CMCA, AMS
Founder & CEO, Sliceo

Adam Balkcom
Chief Executive Officer, CAM Leadership Institute

Liz Comando, PCAM, CMCA
COO, CAI Mediator, Taylor Management Company, AAMC, AMO

Manvir Heir
Founder & CEO, CAM Advisors

Thank You

Thank you to every resident, board member, community manager, executive, client, partner, industry voice, and industry professional who contributed to this year's State of the Industry survey.

Your responses reveal an industry under pressure, but also an industry with tremendous purpose.

Community association management touches millions of homeowners, thousands of communities, and the people working every day to make those communities function. The work is often complicated, and it is not always visible. But it matters deeply.

At CINC, we believe the future of this industry depends on making that work less tedious and more meaningful. That means helping management companies operate with greater clarity, helping boards make better decisions, helping residents see more value, and helping managers focus on the work that strengthens communities.

The next era of community management will require more than better software. It will require better connection between people, processes, data, and trust.

That is the work ahead.

And it is work worth doing.

Footnotes

1. Pew Research Center, “71% of U.S. homeowners say their home insurance costs have gone up,” May 6, 2026.
2. Climate Central, “2025 in Review: U.S. Billion-Dollar Disasters,” January 8, 2026.
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6. Cybersecurity and Infrastructure Security Agency, “Careful Adoption of Agentic AI Services,” May 1, 2026.
7. Zendesk, “35 Customer Experience Statistics to Know for 2026,” March 5, 2026.
8. Juniper Research, “Digital Wallet Users to Exceed 5.2 Billion Globally by 2026,” April 12, 2022.
9. Mastercard, “Payment Trends in 2026: Innovation, Trust, & Growth,” May 14, 2026.

