

COMMUNITY COLLECTION SERVICE

BOARD REVIEW PACKAGE

A Community Association-Focused Approach to Delinquent HOA Dues



Community Associations face unique collection challenges. CCS was designed specifically for Community Associations seeking a more organized, accountable, and community-sensitive approach to delinquent dues.



*HOA Collection Specialists
44+ Years Industry Infrastructure
800+ Associations Served Nationwide
Compliance-Focused Processes*



Most Boards don't want aggressive collections.

They want consistency, follow-through, professionalism, and a process that protects the community while remaining respectful to homeowners.

At the same time, delinquent dues can place increasing pressure on:

- reserve funding,
- maintenance planning,
- community operations,
- and overall financial stability.



Balancing these realities isn't always easy.

Traditional Collection Approaches Can Cause Friction

Many Boards worry about overly aggressive tactics, escalating legal costs, homeowner complaints, or losing control and visibility into the process.

Community Associations Require A Different Approach

HOA collections involve fiduciary responsibilities, homeowner relationships, compliance considerations, and the need for Board oversight and control.

CCS was designed specifically around the realities of HOA governance and community association operations.

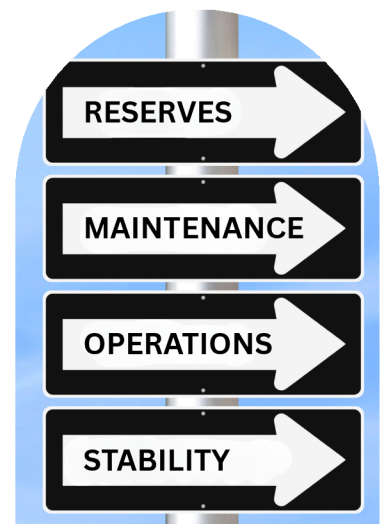


Why Community Association Collections Require a Different Approach

Community Associations are fundamentally different from traditional consumer debt environments. Boards are not simply pursuing unpaid balances.

They're balancing:

- reserve funding,
- maintenance planning,
- community operations,
- and overall financial stability.



That requires a more measured perspective and collections approach.



Comparison Table

Traditional Collection Approaches

- Often an escalation-focused strategy
- Generally consumer debt oriented
- Limited Board visibility & reporting
- Aggressive collection operations

May create unnecessary homeowner friction

CCS Community-Aligned Approach

- Accountability-focused process
- HOA-specific specialization
- Designed for Board supervision
- Consistency & transparency centered

Community-sensitive communications

Collections should reinforce community responsibility without unnecessarily risking community relations.



A More Structured and Accountable HOA Collections Approach



CCS focuses exclusively on Community Associations.

Our process was designed to help Boards pursue delinquent dues through a more consistent, visible, and professionally managed process while maintaining awareness of the unique dynamics within HOA communities.

STEP 1 Account Placement

Accounts are submitted through a simple onboarding process via access to a secure online portal.

STEP 2 Information Continuity Support

CCS fills outdated or unknown information gaps (including SSN or DOB) & communication avenues.

STEP 3 Communication & Resolution Progression

CCS initiates consistent communications proven to encourage responsive action with homeowners.

STEP 4 Credit Reporting Influence

Credit reporting instills accountability and is performed in accordance with all compliance standards.

STEP 5 Board Supervisory Access

Boards maintain visibility into, and authority over, account activity – and gain access to live reporting.

Flat-Fee Structure: Ranging from \$17 to \$150 per account, based on number of accounts submitted.



Designed With Board Oversight and Compliance Awareness in Mind

Many Boards are not simply concerned about recoveries. They're also concerned about:

- process control,
- homeowner complaints,
- potential legal exposure,
- communication & process consistency,
- and maintaining confidence in how delinquent accounts are being handled.

CCS understands these concerns.

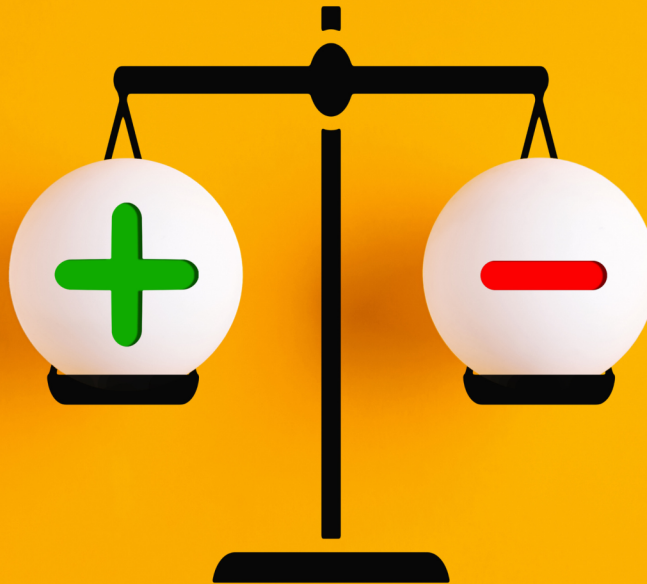
Organization Oversight

- Designed for Board supervision
- Consistent process progression
- HOA-focused operational approach
- Visibility into account servicing
- Community-sensitive philosophy

Compliance Adherence

- FDCPA, FCRA, CFPB standards upheld
- State-specific regulation compliance
- Permanent records and documentation
- Documented communications logs
- All applicable insurance & licensing

A well-managed process often helps Boards feel more confident in how collections are being handled.



Evaluating HOA Collection Approaches

Every Community Association must determine which collection approach best aligns with its operational philosophy, financial priorities, and community expectations.

Comparison Matrix

<u>Approach</u>	<u>Potential Advantages</u>	<u>Potential Considerations</u>
Internal HOA Efforts	Familiarity and direct control	Time burden, inconsistency
Attorney-Driven	Formal legal escalation available	Escalating costs doesn't always result in improved recoveries
No-Cost Contingency	No cost to the Board	May involve tactics that deserve careful Board consideration
CCS Approach	Predictable process, community sensitive, Board controlled	Designed for Board supervision

Many Boards are simply looking for a process that feels more balanced, consistent & accountable.



Trusted By Community Associations Seeking A More Controlled Approach

64.7%

Successful Collection Rate*

*Measured nationally across associations, management companies, and law firms utilizing the CCS credit reporting-based model.

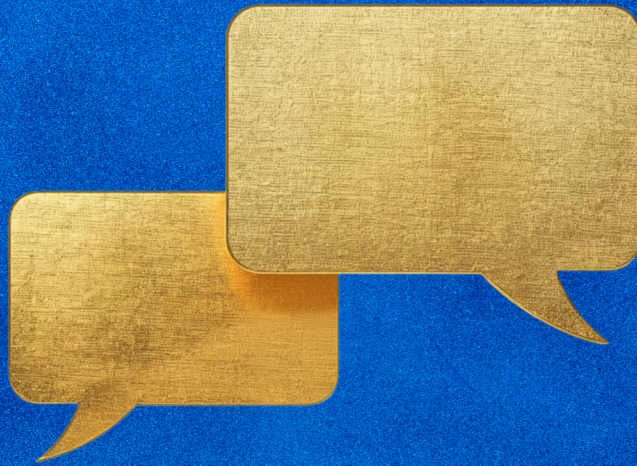
Clients' Perspective

“I thought credit reporting would never work with POA dues. Boy was I ever wrong!”
– Comptroller, Michigan Property Owners Association

“I’ve got residents paying their late dues and we haven’t had a single complaint.”
– HOA Treasurer, North Carolina

“CCS has helped our law firm increase collections, and keep costs down for our HOA clients.”
– Atlanta Law Firm

Collections should support responsibility while helping communities avoid unnecessary friction.



Continuing the Conversation

Every Community Association faces unique collection challenges.

CCS welcomes the opportunity to answer questions, provide additional information, and discuss specifics regarding your community.

How to Reach Us

Community Collection Service
HOA Collection Specialists

(800) 810-0015

service@communitycollectionservice.com

communitycollectionservice.com

Request Additional Information or Schedule A Conversation

A more thoughtful and responsible collections approach starts with a conversation.