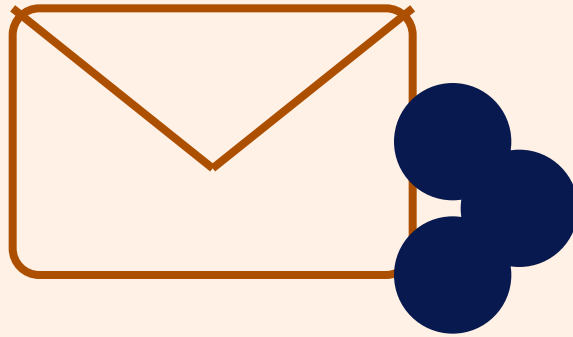


Dues collection and delinquency communication: a practical board guide

Create a consistent, private process for accurate balances, routine reminders, disputes, and professional escalation. This guide provides operational tools; it does not authorize fees, liens, foreclosure, or a legal demand.



A PRACTICAL GUIDE + WORKSHEET

Board members and staff managing assessment information

Begin with a trustworthy owner ledger

Confirm that the charge, due date, allocation, payment, credit, and owner contact information are correct before sending a reminder. A stale bank import or misapplied payment can turn an administrative mistake into an unnecessary dispute. Record when the balance was checked and which person can resolve a correction.

Separate assessment amounts from fees, interest, collection costs, and other charges. Each may have a different legal or documentary basis. Do not add a fee because software offers the field. Have the association's adviser confirm the authorized policy, required notices, payment application rules, and any limits before configuring collection stages.

Separate a helpful reminder from a formal collection notice

A routine reminder can identify the association, the billing period, the recorded balance, a secure way to review or pay, and a contact for questions. Keep the tone neutral. Do not threaten a consequence that has not been authorized, omit a known dispute, or imply that a resident has no right to question a balance.

A legally required notice is different. Its content, service method, timing, and sender may be prescribed. Delaware's official delinquency guide illustrates why legal procedures require jurisdiction-specific research; it is not a national template. Ask counsel or the qualified collection provider to approve formal notices and escalation rules for your association.

Handle disputes and hardship information privately

Give an owner a clear route to raise an error and attach relevant evidence. Record the issue, assigned reviewer, and response without publishing personal financial details to the community. A general board report can show aggregate aging trends while individual discussions stay within an appropriately restricted process.

If payment-plan requests are permitted, use the approved process consistently and document who can approve terms. Do not promise a waiver, stop a legal process, or disclose hardship details without authority. Escalate legal, bankruptcy, military-service, disability-related, and other sensitive issues to the appropriate adviser rather than trying to resolve them through a generic reminder sequence.

Measure the process and protect continuity

Review aging by category and distinguish genuinely overdue balances from disputes, payment timing, and accounts already with a professional. Check whether reminders were sent, whether they reached the right contact, and whether a response requires human review. An automated send is evidence of an attempt, not proof that every owner received or understood it.

Keep the current policy, approved templates, notice evidence, ledger corrections, and escalation decisions together with role-based access. Track unresolved exceptions so a board transition does not restart the same dispute. Review the process when the law or governing documents change, and keep version history for the templates actually used.

A repeatable working process

01 Reconcile the balance and verify the responsible owner and communication details.

02 Select the approved routine or formal stage; do not interchange the two.

03 Check for a dispute, payment, restriction, or professional hold before sending.

04 Record the communication, response, correction, and next authorized action.

05 Review exceptions with the designated board member or professional on a set schedule.

A worked example

Illustrative routine reminder, not a legal notice: "Our records show a balance of [amount] for [period] as of [date]. Please review your account using [secure portal]. If you recently paid or believe this is incorrect, contact [association contact] so we can review it." Verify the amount and permitted communication method before use. Formal notices need separate jurisdiction-specific review.

Adapt the example to your documents, approved authority, service scope, and local requirements.

Make the plan your own

Use this writing space with your team. Keep private owner information and account secrets in an appropriately restricted system.

Account reference / verified balance / verification date

Charge category / policy authority / question

Reminder stage / approved template / permitted channel

Owner response / assigned reviewer / correction

Next authorized action / professional / review date

Before you call it complete

- ☐ Balances reconciled before reminders
- ☐ Fees and authority verified
- ☐ Routine and formal templates separated
- ☐ Private owner details restricted
- ☐ Disputes have a human review path
- ☐ Payment-plan authority documented
- ☐ Professional holds visible
- ☐ Template and policy versions retained

Keep the evidence with the plan

Original EasyHOA editorial guide, edition 1.0. Published and sources consulted October 29, 2026. The workflows, fictional examples, and worksheets are our own; the sources below provide background and jurisdiction-specific reference material.

Delaware Department of Justice: collecting delinquent assessments

A Delaware-specific guide illustrating collection issues; use your own jurisdiction for legal procedures.

https://attorneygeneral.delaware.gov/wp-content/uploads/sites/50/2024/03/CIC_CollectDelinquent_SecondEdition_v3.pdf

Texas State Law Library: meetings and voting

Texas-specific meeting and voting research. Other states and association types differ.

<https://guides.sll.texas.gov/property-owners-associations/meetings-voting>

Washington Legislature: RCW 64.90.495

A jurisdiction-specific example of records, owner access, and protected information.

<https://app.leg.wa.gov/rcw/default.aspx?cite=64.90.495>

Use the right professional for the question

This is general educational planning material, not legal, accounting, tax, engineering, or safety advice. State law, recorded documents, contracts, and association type can change the right process. Confirm legal and technical requirements with qualified advisers. Worksheets are not legal forms.

Choose one process to improve

Name an owner, agree on a next step, and review the result at your next working session. Preserve the sources and decisions so the next board can continue the work.

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