# HOA DATA



#### **Product Overview**

Homeowner Association (HOA) Data is notoriously difficult to obtain from a single source – until now. With HOA Contact Data, you can start identifying properties that are part of an association and may have restrictions for improvements. Knowing whether your prospects are a part of an HOA mitigates risk and streamlines your decision-making. You can avoid the homes that are unlikely to respond or confidently adjust your approach to be more appealing and directed toward the correct audience.

#### What is HOA Data?

As of 2019, more than 351,000 HOA communities exist across the United State. To be sure you're connecting with those homeowners in a way they will respond to, it's important to know the demographics and to have accurate, current, data powering your outreach. Our robust database covers all 50 states (encompassing 2,748 counties) and accounts for more than 49 million unique properties, providing an indepth snapshot of HOAs across the country.

## **HOA Data in Super Lien States**

Having access to HOA Data is critical, especially in super lien states. What constitutes a super lien can vary from state to state, but in the context of homeowner association, it's when a homeowner who is part of a HOA fails to pay monthly fees or any special assessments. Following this failure, a lien can by placed on their property by the association. In some cases, a HOA can even seek to collect these debts through foreclosure. There are currently 23 states that treat HOA liens as super liens. Mortgage lenders can be especially vulnerable to HOA liens, since they may ultimately be responsible for any unpaid dues. In addition, this action can make it difficult for a homeowner to refinance for sell their property.

#### **HOA Data Details**

### **Use Cases**

HOA Data provides the insights professionals need for informed decision making. A few examples of industries and how they can leverage HOA Data include:



Banks, Credit Unions, and Mortgage Companies can uncover which properties belong to an HOA and analyze risk and account requirements. It's also important for these companies to be aware of all monthly fees associated with a HOA. Should a lien be placed on a HOA property in their portfolio, a lender may be responsible for paying any outstanding fees.



**Title Insurance Companies** can answer key questions about a property and the liabilities associated with it closing. Questions like: Is this property in a HOA? What are the monthly dues? Who is the HOA contact to confirm or payoff delinquent dues?



**Property Management Companies** can find new business opportunities for their services by targeting associations they want to represent.



**HOA Management Companies** can access homeowner association data to get a better sense of the properties they manage.



**Attorneys/Legal Professionals** can identify prospective clients who may need representation in a case against their HOA.



**Home Service Provider**s ranging from landscapers and painters to roofers and HVAC professionals can solicit their services at the HOA level rather than to individual homeowner.



**Real Estate Investors** can use HOA data to analyze their portfolio and factor into HOA costs to better project their ROI.

## Coverage

Our HOA Data is a nationwide dataset, providing in-depth coverage of homeowner associations across the entire country.



# **Contact Us Today!**