



| Success Story

Knickerbocker Ridge: HOA Software Solves Absentee Owner Challenges

Client

Knickerbocker Ridge HOA

Location

Big Bear Lake, California

Vitals

Self-managed homeowner association with 13 homes and 26 total lots

Results

With PayHOA software, Knickerbocker Ridge has been able to:

- Manage the HOA without paid employees.
- Increasingly automate HOA tasks.
- Communicate and transact with full-time residents and absentee homeowners.
- Share its enthusiasm for PayHOA's software with other HOAs and property managers.

Summary

Knickerbocker Ridge HOA is a tiny planned community governed by a homeowners association in California's San Gabriel Mountains, in the city of Big Bear Lake and overlooking its namesake lake. Many homeowners are part-time residents, using their homes as weekend getaways.

As a year-round resort area, Big Bear attracts short-term visitors, weekend residents, and full-time residents alike.



Introduction

Cheryl Cox and her husband moved to Knickerbocker Ridge in 2020. When she noticed that the then-president, who also served as HOA treasurer, struggled with a multitude of tasks. She offered to help with HOA finances and accounting. In her search for specialized [HOA software](#) to automate many fiscal tasks, a representative from Enterprise Bank & Trust recommended that she take a look at PayHOA.

At the time, Quickbooks was used to keep track of income and expenses.

“In HOAs, you're supposed to pay for damages and replacements from Reserves, and you

pay expenses such as landscaping and insurance from Operations,” Cox said. PayHOA offered solutions to tracking both, using electronic tabs for payments and transactions. “One of the many attractions was the ability to log in to the HOA’s account and with the press of a button, allow the computer to craft numerous reports, such as Balance Sheets and Profit & Loss statements. Such reports were previously crafted by hand, a time-consuming and cumbersome process.”

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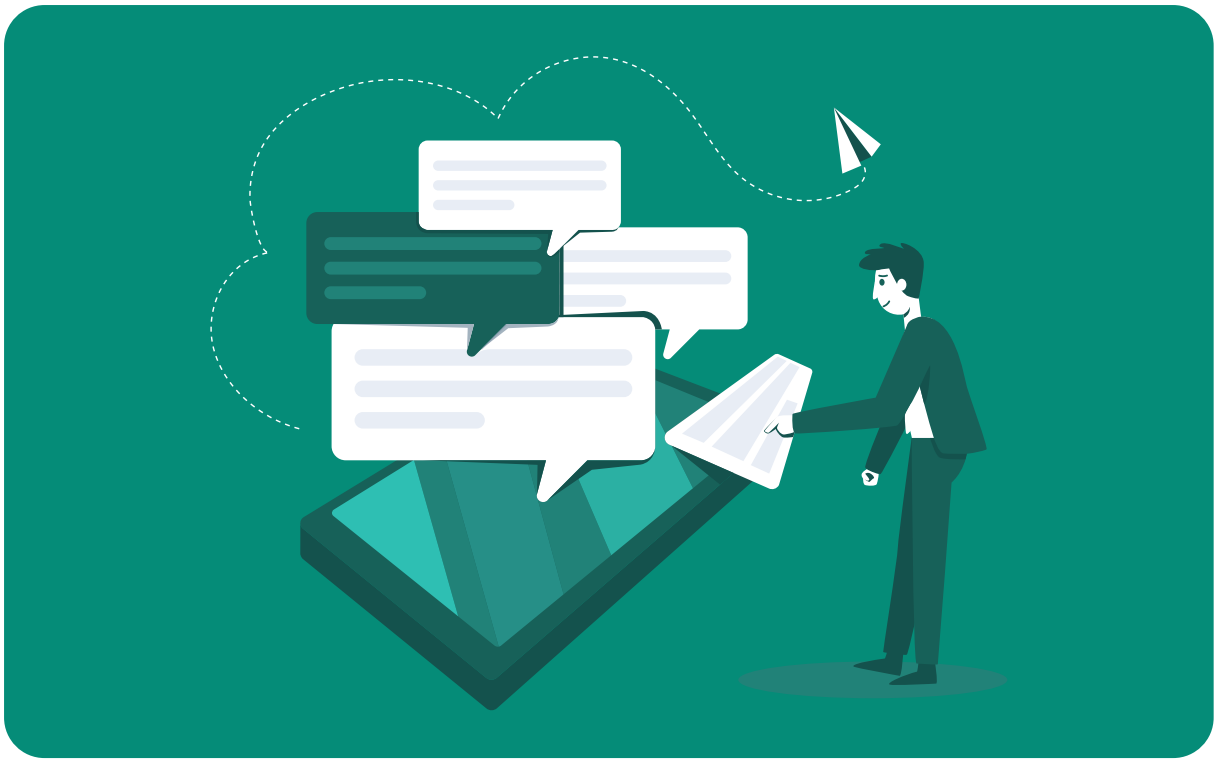
“PayHOA is a user-friendly platform that says, ‘Here’s what you have, here’s where you’re going, and here’s the money that hasn’t come in and is pending.’”

PayHOA’s financial and communication portals also proved crucial for online payments and other transactions, since most owners live in other cities.

Helping prospective buyers

Another advantage Cox has found in using PayHOA’s HOA software is providing information to prospective buyers (or their advisors) who are considering purchasing a home or lot within the HOA. The HOA’s operating bylaws and its [covenants, conditions, and restrictions \(CC&Rs\)](#) are posted on the Knickerbocker Ridge website, and PayHOA easily provides different reports for buyers’ review.

“When an owner is looking to sell, or a buyer seeks research before purchasing, an escrow agent typically sends me a form letter saying, ‘We need to have this, and this, and this,’” Cox said. “They’re wowed when we’re able to quickly provide the treasurer’s report, the balance sheet, the profit and loss statement just 24 hours later. If people want to buy property within the HOA, they need as much information as they can have to make informed decisions.”



Community and communications

Knickerbocker Ridge HOA says that complaints of violations of the community covenants, conditions, and restrictions are quite literally non-existent, at least in Cheryl Cox’s years of helping manage the HOA.

The simplicity of PayHOA’s software facilitates a new way of operating for the self-managed HOA—a way that minimizes, if not eliminates, these problems.

“The problems have not been such that it’s reached the level of violation,” she said. “(Perhaps) at some point it will; at some point, we’ll have to say to somebody, ‘We have to put a lien on your property because you haven’t paid six months’ worth of assessments.’” Yet because of the simplicity, transparency, and financial automation of PayHOA’s platform, these types of stereotypical ‘HOA problems’ are currently nonexistent at Knickerbocker Ridge.

Instead, the Knickerbocker Ridge HOA most often uses the [communications capabilities](#) of PayHOA’s platform to contact homeowners about less abrasive subjects and local officials about neighborhood needs.

“Snow removal equipment sometimes tends to take out chunks of curbs,” Cox said, recalling a recent exchange with a municipal department manager. The broken curb at that time jutted out from a corner where a bicyclist following the usual curb line might not see the projecting concrete until it was too late to avoid. This could result in bike damage or even serious injury. Cox used PayHOA’s communications portal to contact Big Bear Lake’s public works department with a professional-looking memo noting the exact location, a description of both the damage and the danger it posed, and even a property owner’s photo of the spot to support her concerns.

“Big Bear Lake’s Public Works staff got back to me and said, ‘Mrs. Cox, we’re probably going to get to it within the next two weeks,’” she recalled. “They got to it in a week. This little mountain community is a good city, and the city government is responsive.”

Singing PayHOA’s praises

As a retired teacher and principal, Cheryl Cox has found many functions of PayHOA’s specialized HOA software super intuitive. She said:

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**Part of it is what you’re used to, and the other part is:
I didn’t realize this was so easy.**

Not having a background in accounting, though, presented a definite learning curve.

“When I first started, I didn’t understand a balance sheet or a profit and loss statement,” Cox recalled. “And now to be able to say, ‘There’s the profit and loss, and none of the numbers are blank, and they all match up with the income and the outgoings.’ That is progress!”

Cox has sometimes had to rely on the PayHOA support team to help her learn some accounting principles and access PayHOA’s full capabilities.

“How many times have you called a company and they’ve put you on hold and said, ‘We’re very busy, and the next assistant is 57 minutes away?’ That’s not PayHOA,” Cox laughed. “Or, ‘If you want this, push one; if you want that, push two.’ By the time you get through the menu, you’ve forgotten what one and two would have done for you. Well, that’s not PayHOA, either.”

A personal touch from a software company? That's PayHOA.

Cox said she's gone online with PayHOA in the middle of the night when she knew the team members — all U.S.-based — would not be available, but Finn, the PayHOA 'AI bot,' is.

"He's pretty good, particularly when you ask a question that you think, 'I'm so embarrassed to ask Natalie (PayHOA's Director of Customer Success) this question — so you ask Finn, and Finn says, 'Go to such-and-such page and look in the top upper right-hand corner and see if you see what you're looking for.' Yeah, it's right there," Cox said. "Even when some questions are too complicated for Finn, he offers to pass the message along to the support team, and I always get a follow-up the very next day."

At every opportunity, Cox has recommended PayHOA to other homeowner association officers and managers.

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“When you're dealing with a company that provides every bit of support that we could possibly need within reason, it's a company you would recommend to somebody who's got three units or 3,000 units,” she said. “I appreciate having the opportunity to sing the praises of a system that I would love to see more people have.”

