



| Success Story

Sussex Square: Embracing Digital HOA Self-management

Client

Sussex Square

Location

Richmond, Virginia

Vitals

Founded in the 1980s.
87 single-family homes.

Results

With PayHOA, Sussex Square has been able to:

- Increase electronic payment adoption
- Streamline accounting and financial management
- Enhance communication and homeowner accountability
- Improve record-keeping and professionalism



Summary

Sussex Square HOA has a membership made up of mostly retirees. The HOA oversees a wide variety of maintenance tasks for homes, yards, and common spaces, so board members have a significant workload.

Board members leverage PayHOA to streamline accounting, communications, and other management tasks. Challenging the notion that older adults struggle with technology, residents have embraced electronic payments, moving away from the unreliable check-based system for dues and assessments.

Introduction

Sussex Square HOA in suburban Richmond, Virginia, had a problem. Just a few years ago, the homeowners association of 87 single-family homes was still managing with paper records and checks. Using legal pads, snail mail, and paper checks for dues and fines were just some of the paper problems at Sussex Square. Another was the HOA's oversight of nearly all exterior maintenance, including foundations, siding, roofs, painting, and landscaping.

After recent conversations with the HOA's attorney and a consultant who performs state-mandated HOA reserves evaluations, Sussex Square board members learned that theirs is probably the largest volunteer-managed HOA in the area in terms of services to residents. And as recently as 2023, it was all managed the old-fashioned way — with paper and spreadsheets.

When Margaret Curley became the HOA's secretary, the recently retired computer programmer and systems analyst knew [HOA software](#) had to exist that could automate many of the current manual, paper-based tasks. She identified their three biggest problems: 1) paper checks for dues collection, 2) a paper log for maintenance requests, and 3) the overall manual labor required for this type of management.

For Curley, a software solution seemed like a logical answer. But winning over the board of directors, let alone the entire neighborhood, felt like an uphill battle.



The Stress of Change

When Curley introduced the idea of software over manual HOA management, her ideas were met with resistance. ‘Going digital’ would require learning new skills. Not just for the board members and volunteers but for the residents of Sussex Square. Along with other retired techies in the neighborhood, Curley made the case for adopting HOA management software.

“We are not an age-restricted community, but because we provide so many services, it’s appealing to an older demographic,” Curley said. Reflecting an oft-documented [generational technology gap](#), the mostly post-retirement membership was initially nervous about changing their HOA management processes and procedures. Despite the time and effort required with the paper-based system, even some volunteer officers were intimidated about [modernizing](#) to an HOA software-based management system.

Starting with sharing online reviews, Curley and the others recruited community members to help narrow down a half-dozen or so potential software candidates to three before getting presentations from each company and doing a platform and feature review on each.

PayHOA, whose choice features included accounting, communications, [compliance](#), and financial transaction capabilities, was the unanimous choice.

Even one of the most resistant board members quickly embraced the new technology. Curley said:

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Once she saw the benefits, she was on board with doing her reconciliation through the PayHOA system each month.

The one major exception still outstanding in Sussex Square’s embrace of digital task management is one officer’s strong preference for paper checks.

Curley’s first project using PayHOA software fully included converting the existing spreadsheet-based contact information to a more user-friendly database. She also edited the state’s required PDF disclosure documents for each sale offer regarding a Sussex Square property.

Concerns Around Homeowner Adoption

Once the board was all-in, it was time to turn their attention to homeowners - and how to best encourage software adoption and digital payments.

“Getting residents to start paying through an electronic system was a big challenge. People said it couldn’t be done,” Curley said.

The board started by reminding the community of their ongoing frustrations with [paper check payments](#). This made the board’s case for HOA management software clear for many homeowners.

“They would write the check, take it over to the payment box, and deposit it. A volunteer would go collect checks, but late payers meant extra trips. If somebody was late beyond the 10-day grace period, we would have to break out the late fee threat. Another complication? Sometimes homeowners write checks for the wrong amount, especially in January and February when dues increase,” Curley said. In addition, on more than one occasion, thieves broke into the payment box and stole the checks. “It got really complicated at the end of 2023 when we had a special assessment of \$150 that December. It’s great that we switched to PayHOA when we did.”

“We started asking, ‘Hey, who would be interested if we could offer an electronic payment method? Would anybody?’” Curley said.

To the board’s surprise, 58% of the homeowners responded positively, agreeing to pay dues and assessments online if there was no transaction fee. When the majority began using the PayHOA payment portal, others saw the advantages, too.

“Now, 80% are paying electronically one way or another, either using autopay or logging in once a month,” Curley said. A few people also like the PayHOA option to pay by credit card.

Improved Communication

Curley does most of Sussex Square HOA’s communications, including vital messages to and from individual homeowners about compliance with community rules and architectural standards. The added communication benefits that came with PayHOA exceeded Sussex Square’s expectations. Not only did PayHOA solve their paper problems, the recordkeeping features regarding emails have proven their value in homeowner accountability.

“I love that we have this email capability,” she said. “It gives us that great record of everything that we’ve sent, and I can tell who actually opened the email. I can’t swear that they read it once opening it, but at least when there are critical emails, I can say, ‘Yes, you did receive it and you opened it.’”

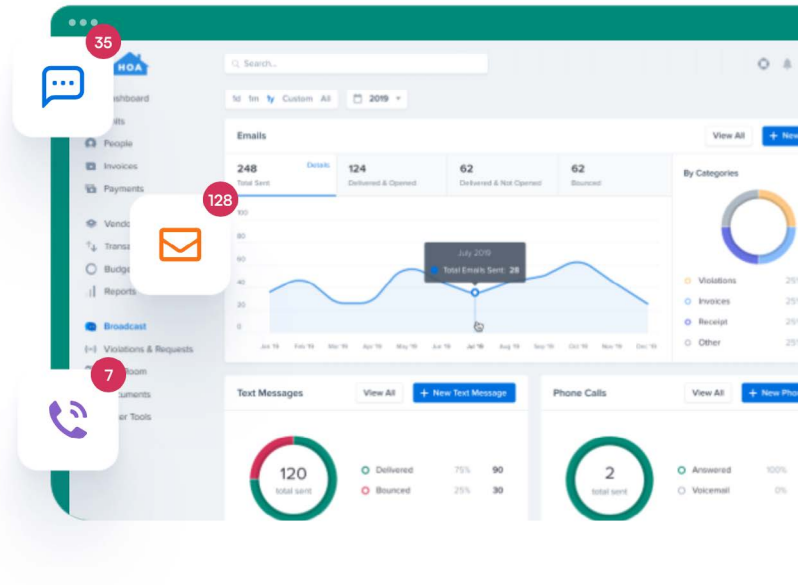
PayHOA’s communications capabilities include an alert about disabled email accounts that may cause homeowners not to get the HOA’s messages.

“We’ve had a couple of instances where people’s emails were down, and they didn’t realize it,” Curley said. “Now I’ve got a widget I check periodically to see if there are any non-deliverable email accounts out there. More than once, PayHOA technical support folks have helped solve the deliverability issues even though the problem was in the email account itself.”

PayHOA Software Fan for Life

Curley said she's utterly sold on PayHOA's value to the Sussex Square community and its HOA board.

"When I'm dealing with realtors over resale, they're blown away by how professional we are, even though we're volunteer-managed," she said. "We've generated reports that look great and are accurate, and not something that somebody just jotted down on a legal pad. We've got real data, real reports, and we just feel like we have control over things.



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Now, if we tried to take away the electronic payments and go back to paper checks, I think there would be an insurrection. I would be leading the charge!