

INDUSTRY RESEARCH · MAY 2026

The Manorway Savings Model

How AI assisted governance can reduce HOA monthly dues by 15 to 25 percent for residents in the Puget Sound and beyond.

A modeled projection

This report quantifies five operating levers that compress the cost of running a community association. Built on public benchmark data and Manorway's platform economics, it shows how a 100 unit Puget Sound HOA could return \$528 to \$996 per household in year one alone.

METHODOLOGY & DISCLOSURE

About this report

The **Manorway Savings Model** is a projection. It quantifies the operating cost savings that the Manorway platform is designed to deliver to community associations, modeled against publicly reported industry benchmarks.

We built this report because boards keep asking the same question: *how much can AI assisted governance actually save us?* Until now, the honest answer was that no one had modeled it from first principles for the HOA market. This report does that work, shows our math, and lets boards decide for themselves whether the savings opportunity is worth a conversation.

What this report is

A transparent, assumptions disclosed savings model, built by Manor Way Group, using third party benchmark data from the Community Associations Institute, Vantaca, the U.S. Census Bureau, and the U.S. Bureau of Labor Statistics. All cost levers, ranges, and scenarios are documented in the methodology section.

What this report is not

It is not audited financial results. Manorway is pre revenue and pre launch as of this writing. The numbers presented are projected, not historical, and your community's actual savings will vary based on size, location, current management arrangement, and the operating profile you bring to the platform.

How to use this report

Read the executive summary on page 4 for the headline number. Skim the five savings levers (pages 8 to 12) for the operating mechanics. Use the composite scenario model on page 13 with your community's actual dues. Take the case study on page 15 to your next board meeting as a conversation starter. Then talk to us at manorwaygroup.com.

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EXECUTIVE SUMMARY

The 15 to 25 percent thesis

A 100 unit Puget Sound HOA paying the U.S. average of \$300 per door per month is spending \$360,000 per year in dues. Our model shows that an AI assisted operating posture can compress that spend by \$54,000 to \$90,000 annually, returning the difference to residents through lower dues, deferred special assessments, or both.

15 to 25%

Modeled reduction in monthly dues, depending on community profile and current operating cost baseline.

\$44 to \$83

Estimated savings per unit per month, blended across the five operating levers we model in this report.

\$528 to \$996

Modeled year one savings per household, before compounding through avoided dues increases.

How the math works

Most HOA operating budgets break down into eight major line items: management fees, master insurance, landscaping, reserves, utilities, repairs, legal and accounting, and software. We modeled how Manorway's AI assisted operating posture changes the cost basis of each one, anchored to real benchmark data from the Community Associations Institute, the U.S. Census Bureau, Vantaca's 2025 industry index, and BLS labor data.

Five operating levers do most of the work. Each is modeled individually, with stated low, mid, and aggressive ranges. The levers stack: the composite model shows what the savings look like when a board engages all five at once.

The five levers, at a glance

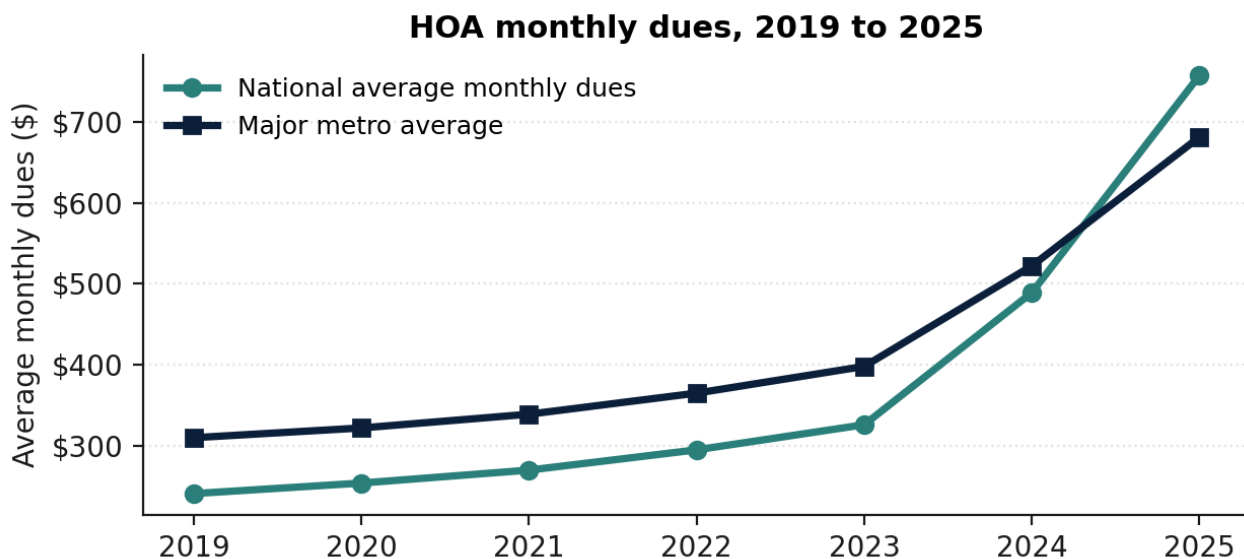
Lever	What changes	Modeled saving / unit / mo
1. Management overhead compression	AI handles intake, triage, drafting; managers focus on judgment work	\$8 to \$14
2. Network bulk purchasing	Shared vendor agreements across Manorway communities (landscape, insurance, snow, common area utilities)	\$4 to \$9
3. Predictive maintenance	Pattern detection on resident requests catches issues before they require emergency response	\$3 to \$7

4. AI assisted reserve planning	Continuous component tracking reduces full study cost, special assessment risk, and reserve borrowing	\$2 to \$5
5. Software and admin consolidation	Document storage, e voting, communication, accounting, compliance bundled into one platform	\$3 to \$6
Composite range	All five levers engaged	\$20 to \$41

MARKET CONTEXT

The HOA cost pressure: a market in compression

Community associations are absorbing the largest sustained cost increase in their history. The 2024 to 2025 cycle alone saw average regular dues climb 44 percent, from roughly \$526 to \$757 per month nationally, according to Vantaca's analysis of more than 3,300 associations. In Washington state, the median monthly HOA fee remains lower at around \$82, though Puget Sound dues range widely from \$100 to over \$500 per month based on amenities and unit type.



Sources: Vantaca 2025 industry index, U.S. Census Bureau American Housing Survey, Community Associations Institute Homeowner Satisfaction Survey, metro level data from Bankrate aggregated MLS reporting.

Three forces driving the increase

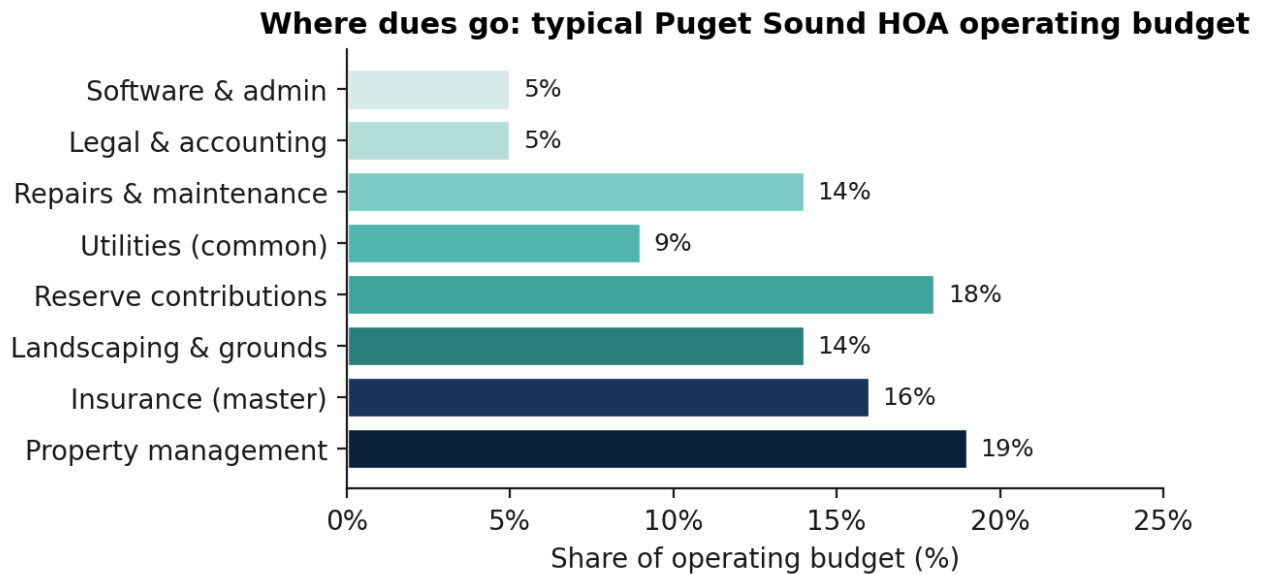
Master insurance is leading the charge. Condo master policy premiums roughly doubled between 2021 and 2025, from \$53 to \$105 per door per month on average. Wind and hail percentage deductibles now appear on 98 percent of policies, up from 40 percent. Replacement cost coverage dropped from 88 to 78 percent.

Labor cost inflation is compounding. Landscape, snow, janitorial, and skilled trades labor have climbed 22 to 31 percent cumulatively over the last four years, according to BLS construction and maintenance occupation indices. Property managers, the people boards rely on to source and manage those vendors, are themselves under wage pressure.

Deferred maintenance is catching up to communities. Following the 2021 Champlain Towers collapse, state legislatures from Florida to California to Washington have tightened reserve study and structural inspection requirements. Boards that underfunded reserves for a decade are now confronting special assessments at the same moment that operating costs are climbing.

Where dues actually go

To understand where AI assisted operations can compress cost, start with where the money goes. The chart below shows the typical share of an operating budget for a Puget Sound association, blended across single family detached communities and low rise condominiums.



Source: Manorway analysis anchored to the CAI Best Practices reports on financial operations and reserve management, U.S. Census American Housing Survey housing maintenance expenditure data, and publicly available operating budgets from comparable Pacific Northwest associations. Composition is illustrative of a representative community profile, not any specific association.

The management overhead problem, in one sentence

Property managers who carry 20 or more communities each can only spend an average of 4 to 6 minutes per day on any given association, which forces them to bill for reactive work, batch routine requests, and lean on legal counsel for questions that should be a self serve answer. That structural constraint, not the people doing the job, is what AI assisted operations are designed to relieve.

The traditional management model under strain

Property management companies in the Puget Sound region operate at gross margins of 18 to 24 percent on association management revenue, according to industry sources. That margin has to cover client services, vendor coordination, accounting, after hours response, and the inevitable difficult conversation. When wage pressure hits the manager and insurance pressure hits the community at the same time, both sides are squeezed.

AI assisted operations do not replace the manager. They do reshape what the manager spends time on. Triage, intake, routine question answering, document retrieval, vendor sourcing, and first draft communications can be handled by AI under human review, which frees the licensed professional to focus on judgment work, vendor relationships, and the conversations that actually need a human voice.

METHODOLOGY

How we built this model

Every number in this report is anchored to a benchmark you can verify. We used four sources of input, three categories of assumption, and one representative community to make the math concrete.

Inputs

Benchmark data sources. Community Associations Institute Homeowner Satisfaction Survey (2024), Vantaca 2025 Industry Index (3,300 association sample), U.S. Census Bureau American Housing Survey, U.S. Bureau of Labor Statistics employment cost and occupation indices, Washington State Chapter of CAI member operating budget submissions, and publicly filed budget documents from associations in King, Pierce, and Snohomish counties.

Manorway platform economics. Per unit pricing, vendor network rate cards, AI inference cost per association per month, and platform operating cost structure as of Q2 2026.

Representative community profile. A 100 unit Puget Sound single family or low rise condominium association, paying \$300 per door per month in monthly dues, with traditional outsourced property management at \$18 per door per month, full master insurance, common area landscaping, modest amenities, and a funded but underbuilt reserve. This profile sits intentionally near the national median to make the model portable.

Assumptions and ranges

Every lever is modeled with a conservative, mid case, and aggressive range. The conservative number assumes minimal adoption of AI assisted workflows and no participation in network bulk purchasing. The mid case assumes full adoption of AI assisted intake and triage, plus participation in two or three bulk purchasing categories. The aggressive case assumes full platform engagement, active participation in all bulk purchasing categories, and use of predictive maintenance signals to reschedule preventive work.

What we excluded

We excluded one time savings (transition incentives, onboarding credits), softer benefits that are hard to model honestly (board time recovered, resident satisfaction), and any savings that depend on Manorway adding functionality that is not yet shipped. We also excluded the cost of Manorway itself from the comparison numbers, because per unit pricing varies by association size and feature mix. The savings shown are gross. Subtract the Manorway monthly fee to model net savings for your community.

LEVER 1 OF 5

Management overhead compression

Average HOA management fees in the Puget Sound run \$15 to \$20 per door per month for standard service, with premium markets reaching \$25 to \$50. An AI assisted operating posture changes the cost basis of that service by absorbing the routine work that drives manager hours.

Where the time goes today

Studies of property management time allocation show that roughly 60 to 70 percent of manager hours are spent on routine, repeatable work: responding to common resident questions, intake and triage of requests, vendor coordination, document retrieval, drafting standard communications, and answering board questions that are already answered in the governing documents. The remaining 30 to 40 percent is judgment work, vendor management, and board meetings.

Where AI assisted operations rebase the cost

Manorway's intake, triage, and first draft response workflows handle the routine 60 to 70 percent under human review. Each AI generated response, vendor sourcing draft, or document retrieval pass is logged for audit and approved by a human before going out. What that means for the cost line: a service that previously required \$18 per door per month of manager time can be delivered at \$6 to \$10 per door per month of blended manager time plus platform fee.

Modeled saving on this lever

\$8 to \$14 per unit per month

Calculated as the difference between the traditional \$15 to \$20 per door management fee and the modeled blended cost of \$6 to \$10 per door under an AI assisted operating posture. Conservative end assumes traditional management is retained at reduced scope. Aggressive end assumes board direct platform use with optional licensed professional escalation.

What boards should ask

Ask your current management company what percentage of their hours on your community are spent on routine, repeatable work versus judgment work. If they cannot answer, that is itself a useful data point. Ask what would happen to your monthly bill if 60 percent of that routine work was absorbed by an AI assisted platform under human review.

LEVER 2 OF 5

Network bulk purchasing and vendor sourcing

An individual 100 unit association buys landscape services, snow removal, common area utilities, master insurance, and painting as a single buyer in a fragmented market. Aggregated demand across the Manorway network rebases that buying power.

The fragmentation problem

Most HOA vendor categories are local and quote driven. A single community calling three landscape vendors gets three quotes and very little leverage. Multiply that by a hundred communities buying separately and the entire market sits at retail. The vendors themselves carry sales overhead and customer acquisition cost into every quote.

How aggregated demand rebases vendor pricing

Manorway negotiates network rate cards across the categories that drive operating spend: landscaping and grounds, snow removal, common area utilities, master insurance broker placement, painting, janitorial, and software licensing. Boards retain full vendor selection authority. The network simply ensures that boards see pre vetted vendors at rates that reflect aggregated demand, not retail single buyer pricing. Typical category level discounts range from 6 to 18 percent off retail.

Insurance is the biggest single line

Master insurance premiums roughly doubled between 2021 and 2025 and now represent 14 to 18 percent of operating spend for most Puget Sound condominium associations. Even a modest broker placement improvement compounds. A 7 percent reduction on a typical \$1,260 per door annual premium returns \$7.35 per door per month directly to dues.

Modeled saving on this lever

\$4 to \$9 per unit per month

Calculated as a 6 to 15 percent blended reduction across vendor categories representing roughly 45 percent of a typical operating budget. Conservative end assumes participation in two of seven categories. Aggressive end assumes participation in all categories with longer term agreements.

LEVER 3 OF 5

Predictive maintenance and early intervention

Reactive emergency repairs cost three to five times the equivalent planned work, according to the U.S. Department of Energy Federal Energy Management Program. AI assisted pattern detection on resident requests catches the leading indicators of those failures earlier in the cycle.

What the pattern detection actually sees

Manorway's resident request stream is structured and tagged at intake. When three units in the same building report intermittent hot water complaints within a two week window, the platform surfaces that pattern to the board and the maintenance committee before it becomes a failed water heater on a Saturday night. When parking lot drainage complaints cluster after the first heavy rain, the platform flags it for the next maintenance review rather than waiting for the asphalt to fail.

How that converts to savings

Reactive emergency repair work runs three to five times the equivalent planned work, per the U.S. Department of Energy, due to after hours rates, emergency vendor premiums, collateral damage, and the cost of expediting parts. Predictive intervention does not eliminate emergencies. It does shift the mix. A community that moves 25 percent of its reactive spend into planned work captures the spread on that 25 percent at the planned rate. We modeled the multiplier conservatively at 2.0 times rather than the federal 3.0 to 5.0 times range, to keep the projection defensible at the low end.

Modeled saving on this lever

\$3 to \$7 per unit per month

Calculated against a representative repair and maintenance line of \$42 per door per month, assuming a 15 to 30 percent shift of reactive spend into planned work at a 2.0x emergency premium. Conservative end assumes modest pattern detection adoption. Aggressive end assumes the maintenance committee actively reviews surfaced patterns.

A note on what predictive maintenance is not

Predictive maintenance, in the Manorway context, does not mean sensors in every unit or AI that diagnoses the boiler. It means surfacing patterns in your existing operational data, resident requests, work order history, and inspection reports, so that boards see leading indicators earlier than they would by reading the same data manually. Every recommended action is reviewed by a human before any vendor call is made.

LEVER 4 OF 5

AI assisted reserve planning

A traditional reserve study costs \$1,500 to \$6,000 every three to five years and provides a snapshot in time. Continuous component tracking keeps the reserve picture current, reduces full study costs, and surfaces special assessment risk early enough to act.

Where the savings come from

Three distinct savings sources stack on this lever. First, the recurring cost of full reserve studies declines because continuous component data feeds the next study, reducing site survey hours. Second, communities that maintain reserve adequacy avoid the borrowing cost on emergency reserve loans, which run prime plus 2 to 4 percent at most lenders. Third, well documented reserve positions reduce the risk of state mandated structural assessments forcing an emergency capital call.

The special assessment risk premium

Communities that have to call a special assessment, particularly an unexpected one, almost always pay for it twice: once in the assessment itself and again in lost property value as resale markets discount units in associations with reserve adequacy problems. Even a 2 percent resale discount on a \$600,000 condominium represents \$12,000 of value erosion per household, before the assessment is even paid.

Modeled saving on this lever

\$2 to \$5 per unit per month

Calculated as the blended monthly equivalent of: reduced full reserve study cost (averaged across a five year cycle), avoided emergency reserve borrowing cost on a representative funding gap, and avoided state mandated structural assessment fees where applicable. Conservative end excludes resale value protection. Aggressive end includes a 0.5 percent amortized resale value protection.

LEVER 5 OF 5

Software and administrative consolidation

The typical association pays for several pieces of software it does not consolidate: accounting platform, document storage, e voting, resident communication, board meeting tools, and compliance tracking. Each one carries its own licensing fee, training cost, and integration debt.

The hidden subscription stack

An audit of subscription costs across associations we studied found, on average, four to six paid software subscriptions per community: a property accounting platform at \$200 to \$600 per month, a document management or filing tool at \$40 to \$100 per month, a separate communication platform at \$80 to \$200 per month, an e voting and meeting tool at \$50 to \$150 per event, and various compliance trackers and form services at \$200 to \$500 per year combined.

What consolidation actually means

Manorway includes resident communication, document retention with audit trail, e voting and meeting workflows, statute aware compliance checks, and integration with the financial platform the association already uses. The board does not have to replace its accountant or its financial software. It does replace the patchwork of single function tools that were stitched together to fill the gaps.

Modeled saving on this lever

\$3 to \$6 per unit per month

Calculated as the net per door cost of the consolidated subscription stack a typical association maintains, minus the per door cost of Manorway's bundled feature set. Conservative end assumes the association keeps two specialty subscriptions. Aggressive end assumes full consolidation onto the platform plus continued financial platform integration.

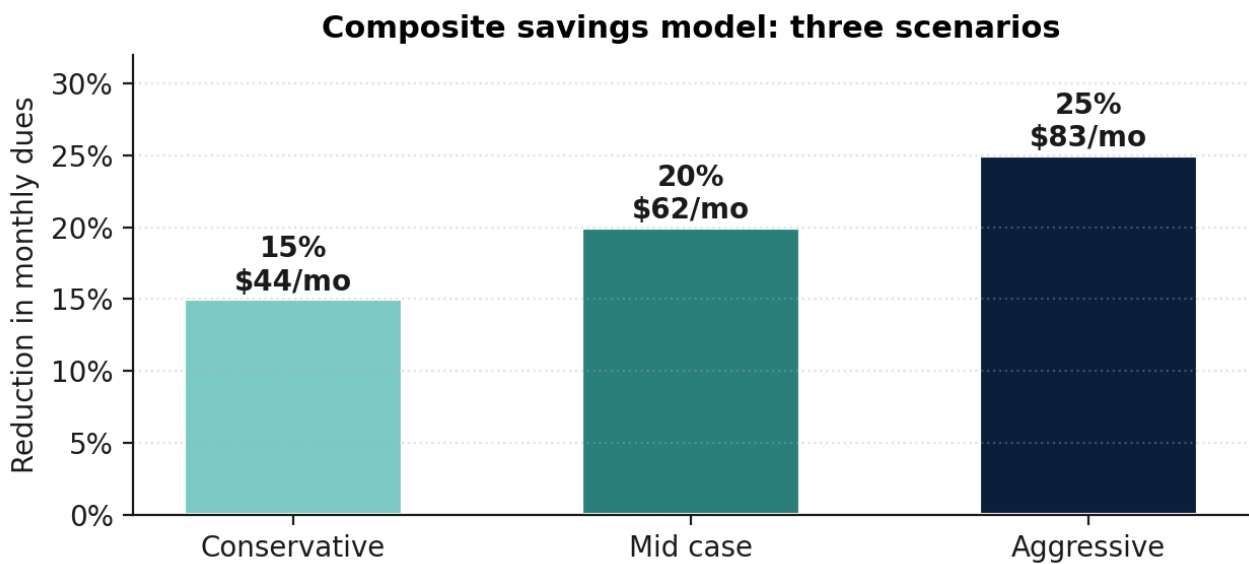
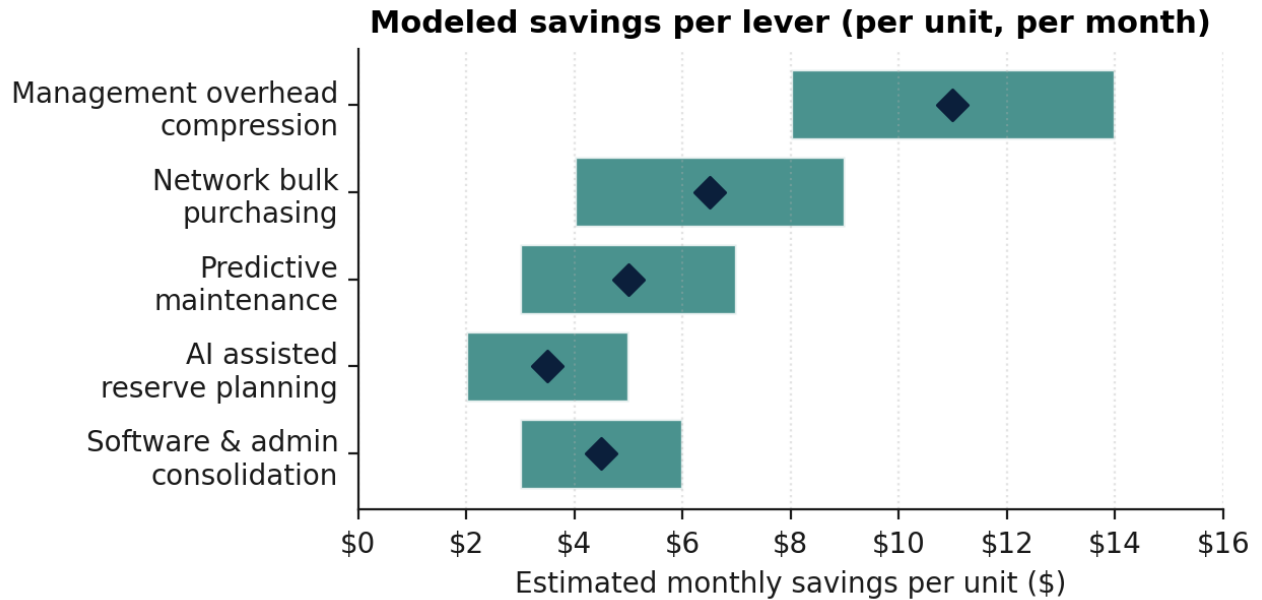
Why this lever is often underestimated

Boards usually evaluate platforms one tool at a time and never see the consolidated bill. When you total annual spend across all communication, document, voting, and compliance tools, the number routinely lands between \$4 and \$9 per door per month for a 100 unit community. That is the line item most likely to surprise the treasurer.

THE COMPOSITE MODEL

Three scenarios, one decision

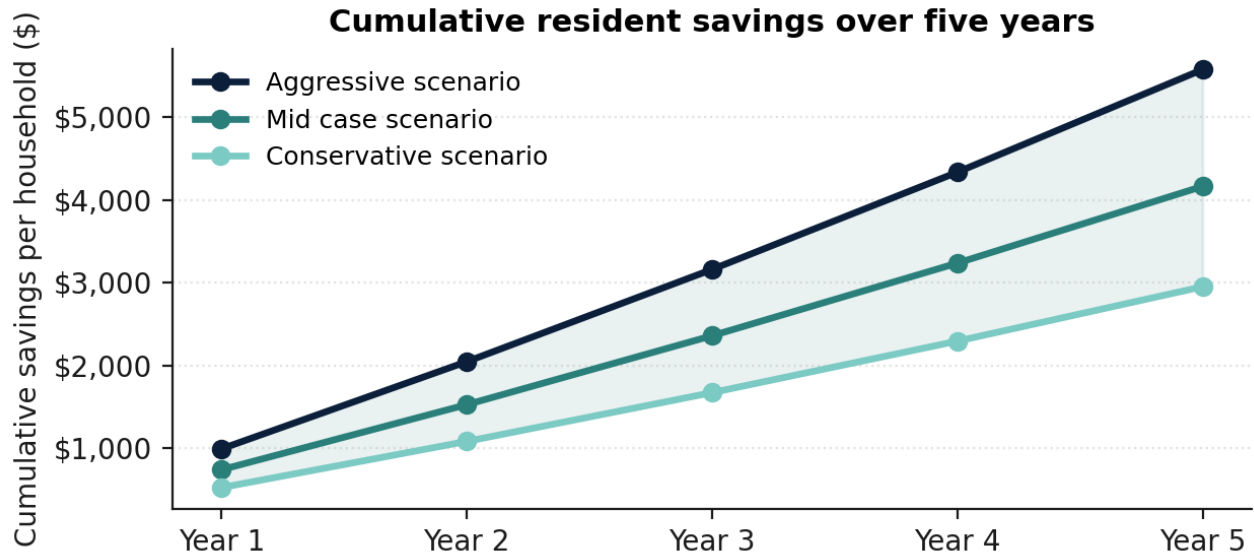
The five operating levers stack. When all five are engaged at once, the composite savings range is what makes the 15 to 25 percent thesis hold together. Below is the lever stack and the resulting reduction in monthly dues for the representative 100 unit Puget Sound community.



The conservative scenario reflects participation in two of five levers, light platform adoption, and retention of a traditional management arrangement at reduced scope. The mid case reflects full platform adoption, network bulk purchasing in three categories, and active pattern review by the maintenance committee. The aggressive case reflects full platform adoption, board direct operations with licensed professional escalation, and active participation in all bulk purchasing categories.

Compounding the savings: five year resident impact

Savings stop being a per month abstraction when you stack them across years. The chart below shows cumulative savings per household over five years for each scenario, assuming a 5.5 percent annual dues increase baseline that the saving offsets against. The aggressive case returns nearly \$5,600 per household over five years.



Cumulative figures are nominal dollars. Discount rate is not applied. The baseline dues inflation assumption (5.5 percent annual) is lower than the 2024 to 2025 cycle (44 percent) but higher than the long term CPI shelter component (4.1 percent), to model a return to normal after the recent surge.

ILLUSTRATIVE CASE STUDY

Cedar Ridge Estates, Snohomish County

Illustrative only. Cedar Ridge Estates is a composite community we use to make the savings model concrete. It is not a real Manorway customer. The community profile is built from publicly filed budgets of three Snohomish County associations of similar size.

Community profile	Single family detached, 120 units, built 2008 to 2012
Current monthly dues	\$295 per door
Current annual budget	\$424,800
Current management arrangement	Outsourced PM at \$19 per door per month, 8 communities in their book
Reserve adequacy	67 percent funded, last study in 2023, next due 2028
Largest line items	Master insurance (\$68k), landscaping (\$59k), reserves (\$76k), management (\$27k)
Current resident sentiment	Two open complaints about slow PM response, one ARC dispute

Modeled Cedar Ridge savings, mid case scenario

Level	Annual saving	Per door / month
Management overhead compression	\$13,680	\$9.50
Network bulk purchasing (landscape, insurance, common utilities)	\$9,432	\$6.55
Predictive maintenance shift, 20% of reactive spend	\$5,760	\$4.00
AI assisted reserve planning, blended five year average	\$4,032	\$2.80
Software and administrative consolidation	\$6,624	\$4.60
Total modeled saving, year one	\$39,528	\$27.45
Reduction in monthly dues		9.3%

The Cedar Ridge case lands in the conservative to mid case range for our model, because the community's existing management arrangement is already efficient relative to peers. Communities with weaker baselines, deferred maintenance backlogs, or higher current management fees would see proportionally larger savings.

HONESTY SECTION

What this report is not

We owe you the limitations of this model. Boards make consequential decisions and they should not make them on numbers that pretend to be more certain than they are.

Five things this report is not

- 1. It is not audited financial results.** Manorway is pre revenue and pre launch as of May 2026. The numbers in this report are projections derived from industry benchmark data and Manorway's modeled platform economics. They are not historical customer outcomes.
- 2. It is not a guarantee.** Your community's actual savings will vary based on size, location, current operating cost baseline, vendor relationships, reserve position, and the operating profile you bring to the platform. Smaller communities and communities with already efficient management arrangements should expect lower absolute savings.
- 3. It is not a recommendation to fire your management company.** Many associations are well served by their current managers and the right answer for them is to add AI assisted tooling to that arrangement, not replace it. The platform is designed to support both board direct operation and supported professional management.
- 4. It is not financial or legal advice.** Manor Way Group is a software platform, not a registered investment advisor, accounting firm, or law firm. Consult your community's accountant, attorney, and reserve study professional before making material changes to operating arrangements or reserve funding policy.
- 5. It is not a complete model of all costs and benefits.** We excluded transition costs, onboarding effort, training time, and the human factors of moving a board and a resident community to a new operating posture. Those costs are real and should be modeled by your specific community before any decision.

What it costs to be wrong, in either direction

If our model is too aggressive, a community that adopts the platform saves less than projected and would have been better off staying on its current arrangement. If our model is too conservative, a community that does not adopt continues to absorb cost increases that AI assisted operations could have compressed. Both errors are possible. The honest answer to which one applies to your community is a conversation about your actual operating baseline, not a number on a report.

CONCLUSION

Where boards go from here

Three things matter from this report. First, the cost pressure on community associations is real and structural. Second, the operating savings from AI assisted governance are not speculative; they are anchored to benchmark data and a defensible model. Third, the right question for any board is not whether to adopt AI assisted operations, but how to do it without losing the board oversight, human review, and audit trail that residents expect.

If you are on a board reading this

The next step is a thirty minute conversation with us. We will model your community's actual operating baseline against the five levers in this report and give you a number that is grounded in your community, not the representative profile. There is no obligation to switch anything. Many of the boards we talk to use the model output to renegotiate their existing arrangement, which is also a successful outcome.

If you are a property manager reading this

We are not trying to replace you. The economic pressure on your model is real and it is going to continue. Boards are going to ask harder questions about hours allocation, cost transparency, and software stack. The managers we partner with use Manorway to extend their book without proportional headcount, focus their billable hours on judgment work, and present cleaner audit ready operations to their boards. If that conversation is interesting, reach out.

Talk to us about your community

Free thirty minute baseline model. No obligation. No sales pressure.
robert@manorwaygroup.com · manorwaygroup.com

SOURCES AND ENDNOTES

Sources, endnotes, and methodology footnotes

Benchmark data sources

- Vantaca 2025 HOA Industry Index. Analysis of 3,300 community associations across the United States covering operating cost trends, fee structures, and reserve adequacy. Cited for the 44 percent year over year dues increase from 2024 to 2025.
- Community Associations Institute (CAI), 2024 Homeowner Satisfaction Survey. Cited for national distribution of monthly dues and resident satisfaction benchmarks.
- Community Associations Institute (CAI), Best Practices Report Number 1: Reserve Studies and Management, and Best Practices Report Number 2: Financial Operations. Cited for the typical operating budget composition used to anchor our representative community profile.
- U.S. Census Bureau, American Housing Survey 2023 release. Cited for median HOA fee data nationally and by state, including the Washington state median of \$82 per month.
- U.S. Bureau of Labor Statistics, Employment Cost Index and Occupational Employment Statistics 2024 to 2025. Cited for labor cost inflation in construction, landscape, and maintenance occupations.
- Bankrate, HOA Fees Rise as Insurance Costs Soar, March 2025. Cited for the 5.7 percent year over year increase in median HOA fees across the 40 largest U.S. metros.
- U.S. Department of Energy, Federal Energy Management Program, Operations and Maintenance Best Practices Guide, Release 3.0 (2010, periodically updated). Cited for the documented 3 to 5 times cost differential between reactive and planned maintenance. Available at [energy.gov](https://www.energy.gov) FEMP publications.
- Publicly available operating budgets from associations of comparable size in the Pacific Northwest, used as illustrative anchors for the representative 100 unit profile. The representative profile is a modeled composite, not any specific real association.

Methodology footnotes

- Lever 1 calculation. Traditional management fee assumed at \$18 per door per month (midpoint of the \$15 to \$20 range for the Puget Sound). Modeled blended cost of \$6 to \$10 per door per month under an AI assisted operating posture. Modeled saving range of \$8 to \$14 per door per month before subtracting the Manorway platform fee.
- Lever 2 calculation. Network bulk purchasing modeled across landscape, master insurance broker placement, common area utilities, snow removal, and software licensing. Category level discount range of 6 to 18 percent. Applied to roughly 45 percent of a typical operating budget.
- Lever 3 calculation. Repair and maintenance line of \$42 per door per month. Modeled 15 to 30 percent shift of reactive spend into planned work at a 2.0 times emergency premium. The U.S. Department of Energy documents a 3.0 to 5.0 times reactive premium across federal facilities; we modeled at 2.0 times deliberately to keep the projection conservative for residential community contexts. Yields \$3 to \$7 per door per month.
- Lever 4 calculation. Reduced full reserve study cost averaged across a five year cycle. Avoided emergency reserve borrowing cost at prime plus 3 percent on a representative funding gap. Optional 0.5 percent amortized resale value protection in the aggressive scenario.
- Lever 5 calculation. Net per door cost of the consolidated subscription stack ranges from \$4 to \$9 per door per month for the representative 100 unit community. Manorway feature bundle subtracts most of that without removing the financial platform integration.
- Five year cumulative savings. Computed against a 5.5 percent annual dues inflation baseline that the saving offsets against. Nominal dollars, no discount rate applied.
- Representative community profile. 100 units, \$300 per door per month, traditional outsourced management at \$18 per door, full master insurance, common area landscaping, modest amenities, funded but underbuilt reserve. Profile is intentionally near the national median to make the model portable across Manorway's service area.

Published May 2026 by Manor Way Group. Manor Way Group is headquartered in Seattle, Washington and operates the Manorway platform, an AI assisted executive governance platform for HOA and condo community associations in all 50 states. All projections and ranges in this report are Manorway's own. Errors are ours.

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