



The verified platform where homeowners and HOA boards build healthier, more transparent communities.

Media Kit – 2025

Community Trust Index™ powered by HOA Doctor® Verified Ratings and Reviews™ | Verified Voices, Protected Identities™

www.hoadoctor.com

What HOA Doctor® Is

HOA Doctor® is the national platform built to restore trust, clarity, and fairness in HOAs, COAs, and CDDs. Every review is verified. Every voice is real. Every score reflects actual governance performance, not anonymous complaints or hearsay.

Homeowners finally gain a safe, verified place to speak. Boards gain structured, actionable insight. Management companies gain transparency and a clear path to continuous improvement.

HOA Doctor® creates a trusted environment where homeowners and boards can interact through validated reviews and community insights. Verification ensures accuracy. Moderation ensures fairness. This leads to healthier, more informed neighborhoods.

Who HOA Doctor® Serves

- Homeowners who want clarity, fairness, and transparency.
- HOA, COA, and CDD Boards seeking accurate feedback to improve governance.
- Management companies focused on service quality and homeowner trust.
- Realtors and lenders who need governance data that protects buyers.
- Journalists covering community governance, local accountability, and transparency.

Traction & Market Signal

- 1,250+ waitlist leads from CBS/AZFamily coverage without a direct CTA
- 1,000+ organic Nextdoor views (vs. typical 3 – 5)
- 1,000+ Reddit upvotes on an unsolicited community post These numbers demonstrate a strong and underserved need in the market.

HOA Doctor® — Mission, Vision & Core Values

HOA Doctor® was created to solve a systemic trust failure in Homeowners Associations (HOAs), Condominium Associations (COAs), and Community Development Districts (CDDs): the absence of a verified, decision-grade governance transparency layer.

Across millions of communities, homeowners, boards, buyers, lenders, insurers, and regulators are forced to rely on fragmented, unverifiable information. Poor communication, unverified claims, and opaque governance decisions erode trust, inflate risk, and depress property values.

HOA Doctor® exists to replace noise with verified insight — transforming lived homeowner experience into structured, trusted governance intelligence.

Mission

To provide homeowners, HOA boards, and management companies with verified ratings, verified identities, and structured governance signals that restore trust, improve accountability, and enable better decisions at every level of the housing ecosystem.

Our platform delivers Verified Ratings & Reviews™ and the Community Trust Index™ — turning real homeowner experience into transparent, decision-ready data.

Vision

To establish the national standard for association governance transparency.

A future where homeowners feel heard, boards are informed by verified insight, and buyers, lenders, insurers, and regulators can rely on a neutral Civic Trust-Tech™ layer to evaluate governance quality — protecting property values and strengthening communities.

Core Values

- Integrity — Truthful representation of governance performance without manipulation or pay-to-play influence.
- Accountability — Governance improves when actions are visible, measured, and verified.
- Transparency — Clear access to governance signals, financial stewardship, and operational performance.
- Accuracy & Verification — Verified Voices. Protected Identities.® Multi-layer verification is foundational to trust.
- Community Improvement — Stronger governance leads to healthier communities, better outcomes, and long-term value.
- Emotional Trust — Recognizing that governance quality directly impacts homeowner well-being and confidence.

Platform Overview

HOA Doctor® provides a verified, trusted environment where homeowners, boards, and management companies can see the true state of their community. Every experience shared on the platform comes from a verified homeowner, ensuring clarity, credibility, and constructive dialogue.

The platform transforms fragmented communication into structured insight, helping communities resolve issues faster, improve governance, and build trust through transparent, verified feedback.

Key Features

- Verified Ratings & Reviews™ – every review submitted by authenticated homeowners.
- Community Sentiment Insights – real-time signals showing how the community feels.
- Board & Management Company Dashboards – tools that help leaders understand performance.
- Community Comparison Tools – see how your community measures up locally and nationally.
- Structured Board Response Tools – enabling transparent, professional communication.
- Verified Homeowner Census™ – a real count of active, engaged homeowners.

How Verification Works

HOA Doctor® uses a secure, multi-step verification process to ensure every review comes from a real homeowner, tied to a real property, within the community being reviewed. Our verification framework is designed to produce decision-grade trust signals—not anonymous opinions.

- **Verified Property Ownership:** Documented proof of homeownership validated against official property records.
- **Trust Token Verification:** A small verification token confirms a real user and helps protect the integrity of Verified Ratings & Reviews™ by reducing automated, duplicate, or manipulated submissions.
- **Verified Account Control:** Secure email confirmation to ensure single-owner account access.
- **Fraud & Manipulation Protection:** Automated systems and review safeguards to detect and prevent duplicate, fake, or coordinated submissions.

Result: Verified Ratings & Reviews™ powered by Verified Voices. Protected Identities.

The foundation of the Community Trust Index™.

Who Benefits

- Homeowners gain a safe space to voice concerns.
- HOA Boards gain real, structured community feedback.
- Property Managers reduce conflict and improve communication.

For years, HOA communication has been fragmented and opaque. Homeowners feel unheard. Boards lack real visibility. Misunderstanding grows. Communities suffer.

A verified data platform that fosters honest, structured dialogue. With HOA Doctor®, homeowners speak with credibility, boards respond with clarity, and communities thrive with transparency.

Why It Matters Now

A national trust gap has grown between homeowners, boards, and management companies. Without verified information, rumors spread, misunderstandings escalate, and homeowners lose confidence. Communities pay the price, financially and emotionally.

HOA Doctor® fills this gap with verified homeowner voices and a transparent measurement system powered by the Community Trust Index™. Every review is authenticated. Every rating is real. Leaders finally gain clarity. Homeowners finally gain fairness.

Key Value Themes

Homeowners across the country share the same frustration: unclear communication, limited visibility, and no trustworthy way to understand how their community is being governed. HOA Doctor® replaces that confusion with structured transparency, verified insight, and a single source of truth.

Verification creates trust. Transparency creates accountability. Data creates informed decisions. Together, they form the foundation for healthier, more functional communities.

What HOA Doctor® Delivers

- A verified system that eliminates anonymous attacks.
- A structured environment where boards can engage constructively.
- Clear signals that reveal leadership strengths and areas for improvement.
- A community-wide lens that supports better decisions, transparency, and long-term planning.



Bill McKay

Founder, HOA Doctor®

HOA Doctor® was founded by Bill McKay in Phoenix, Arizona, one of the most HOA-dense regions in the United States and the birthplace of modern community associations. After seven years serving on the Biltmore Master Association Board, overseeing 17 sub-communities, Bill saw a pattern that stretched across states, cities, and management structures: homeowners were frustrated, boards lacked visibility, and management companies operated without a consistent accountability framework.



To understand whether these issues were isolated or widespread, Bill conducted a multi-city listening tour across Phoenix, South Florida, Marco Island, Chicago, and Bloomfield Hills. The stories varied, but the themes did not, confusion, opaque decision-making, inconsistent management standards, and a breakdown in trust between the people who live in communities and the people responsible for managing them.

HOA Doctor® was created to solve that problem. Not with opinions or anonymous complaints, but with a neutral, verified trust layer powered by authenticated homeowners. The result is a first-of-its-kind Civic Trust-Tech™ platform built to modernize community governance, strengthen relationships, and restore fairness in places where millions of Americans live.

Bill's mission is simple: make community living transparent, accountable, and emotionally healthier by giving every homeowner a verified voice and every board a clear path to improvement. Through the Community Trust Index™, HOA Doctor® delivers the data foundation needed for better decisions, better communication, and better communities.



BRAND GUIDELINES



COLOR PALETTE



RGB 1, 188, 207
CMYK 70,0,19,0
HEX #01BCCF



RGB 3, 132, 234
CMYK 77, 45, 0, 0
HEX #0384EA



RGB 45, 61, 174
CMYK 91, 85, 0, 0
HEX #2D3DAE

TYPOGRAPHY

Aa

MONTSERRAT
REGULAR

Aa

MONTSERRAT
BOLD



CHIPPY CHIPMUNK

COMMUNITY TRUST INDEX™ POWERED BY HOA DOCTOR® • VERIFIED RATINGS AND REVIEWS™
VERIFIED VOICES, PROTECTED IDENTITIES™ • © 2025 DOC VAULT INC. ALL RIGHTS RESERVED

The Community Trust Index™ (CTI™)

CTI™ is the first national standard that measures the health, integrity, and governance performance of HOAs, COAs, and CDDs. It transforms verified homeowner experiences into a single, clear, trusted measurement that everyone can understand.

How CTI™ Works

CTI™ is built on a two-layer framework designed for accuracy, neutrality, and industry-wide adoption:

1) Integrity Layer – Level-4 Multi-Layer Verification™ ensures every review comes from a real homeowner validated through documented proof of homeownership confirmed via official property records, Stripe® payment verification, email confirmation, and bot/fraud screening.

2) Performance Layer – Each community receives verified ratings across five pillars: **Governance, Financial Stewardship, Maintenance, Communication,** and **Emotional Trust.**

Why CTI™ Matters

Communities have never had a neutral, verified, measurable way to understand governance performance until now. CTI™ creates a shared accountability system that homeowners trust, boards respect, management companies can improve from, and real estate ecosystems can rely on.

What CTI™ Enables

- Homeowners gain clarity about how well their community is governed.
- Boards receive a clear roadmap for improvement.
- Management companies can benchmark performance across their portfolio.
- Realtors and lenders gain a governance-performance indicator that protects buyers.
- Journalists and policymakers gain a verified signal of community health.

COMMUNITY TRUST INDEX™

=

PERFORMANCE

(Governance + Management)

+

OWNER VERIFICATION

Featured Media & Pilot Traction

HOA Doctor® has demonstrated early proof of product-market fit through a single local television interview. Without paid advertising or a direct call-to-action, one CBS / AZFamily segment generated a surge of homeowner interest, revealing strong unmet demand for verified transparency in HOA, COA, and CDD communities.

Pilot Traction – Proof of Product-Market Fit

- 1,250+ waitlist signups from one local TV telecast
- 1,000+ Reddit upvotes reflecting national homeowner frustration
- 1,000+ organic Nextdoor views (significantly above platform norms)
- High-engagement discussions across social platforms

This rapid response, triggered by a single interview, validates that the audience is ready, the problem is real, and homeowners instantly recognize the value of a verified, structured transparency platform. HOA Doctor®'s traction signals clear, early product-market fit in its pilot stage.

FAQs

These are the questions most often asked by homeowners, board members, management companies, real estate professionals, and journalists. Each answer reflects HOA Doctor®'s mission to bring verified reviews, clear communication, and national transparency to community living.

What is HOA Doctor®?

HOA Doctor® is a verified platform where homeowners, boards, and management companies share real experiences through accurate ratings, open communication, and clear data. Every review is tied to a verified homeowner and property, giving communities a trusted way to understand how they are truly being governed.

Homeowners finally have a safe, verified place to be heard.

Is the platform free?

Yes. Homeowners can browse ratings, learn from other communities, and use basic features for free. Homeowners who want to submit a review complete a one-time verification token. Boards and management companies can claim and subscribe to their Official Ratings Page, respond to open-text comments, and access premium tools as the platform expands.

Do homeowners pay the \$2.87 verification token?

Yes. Each homeowner completes a one-time \$2.87 verification token, which ties their identity to their home using Stripe® identity confirmation and official property records. This ensures every review comes from a real homeowner, not a renter, anonymous account, or bot.

How does verification work?

Verification includes four steps designed to protect accuracy and fairness:

1. Property confirmation through official property records.
2. Stripe® identity validation.
3. Email authentication.
4. Bot and fraud screening.

This process supports the highest standard of authenticity and feeds directly into your community's Community Trust Index™ (CTI™) score.

Can boards and management companies respond to reviews?

Yes. HOA Doctor® provides boards and management companies with a verified, professional way to engage with homeowner feedback. Once they claim and subscribe to their Official Ratings Page, boards and management companies may populate their page with images, mission statements, and "About Us" information as marketing and reputation-building content for the real estate industry. After claiming and subscribing, they may also respond to open-text comments, track Community Trust Index™ performance, and improve service using verified, community-sourced insights. Approved local sponsorship and advertising tools are available in clearly defined, policy-controlled areas of the platform, separate from governance feedback. This creates a respectful, transparent, two-way exchange grounded in accountability, data, and verified participation.

Is my information private?

Yes. Personal information is protected and never shown publicly. Only verified data, not identities, is used to calculate community ratings and Community Trust Index™ scores. Homeowners may choose to keep their profile private or public and can earn Community Builder recognition for each neighbor they refer who completes verification.

When does the platform launch?

The national rollout is underway. Early access is open now at www.hoadoctor.com.

Do the ratings and reviews help homeowners lower costs and improve service?

Yes. Verified ratings reveal what's working, what's failing, and where communities overspend. They help homeowners find cost-saving opportunities, improve communication, and reward strong performance, coast to coast. The Community Trust Index™ gives every community a clear path to better service, healthier governance, and more affordable living. HOA Doctor® is helping communities nationwide become clearer, fairer, and more connected.

Learn more, explore your community, or join access at:
www.hoadoctor.com

Press & Media Contact

info@hoadoctor.com

About HOA Doctor®

HOA Doctor® is America's verified platform for community transparency, turning real homeowner experiences into trusted governance insight through the Community Trust Index™. We help homeowners, boards, and management companies create stronger, clearer, more connected communities, coast to coast.

Follow Us

Instagram: [@hoa.doctor](https://www.instagram.com/hoa.doctor) LinkedIn: [HOA Doctor®](https://www.linkedin.com/company/hoa-doctor) YouTube: [HOA Doctor®](https://www.youtube.com/channel/UC...)
Official TikTok: [@hoadoctor](https://www.tiktok.com/@hoadoctor)

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RESOURCES

Clear answers. Verified data. Trusted governance.

MEDIA KIT

HOA Doctor® exists to restore trust, transparency, and accountability in HOA, COA, and CDD community living.

Across nearly every industry, ratings and reviews help people make informed decisions. Housing governance has long been the exception.

HOA Doctor® introduces verified ratings and reviews to community governance turning lived homeowner experience into clear, trusted insight.

Our platform serves homeowners, Boards, Property Management Companies or Community Management (Direct Payroll) , real estate professionals, insurers, lenders, policymakers, and media by making governance performance visible, measurable, and verifiable.

Media Kit Includes:

- Official 600-word Press Release
- 200-word Feature Article / Op-Ed
- Founder Background & Platform Overview
- Approved Logos and Brand Assets
- Television Coverage (CBS, AZ Family):
[-https://www.azfamily.com/video/2025/07/23/phoenix-business-man-creating-portal-homeowners-rate-hoas/](https://www.azfamily.com/video/2025/07/23/phoenix-business-man-creating-portal-homeowners-rate-hoas/)
- Media Contact Information

Television Coverage (CBS, AZ Family)

<https://www.azfamily.com/video/2025/07/23/phoenix-businessman-creating-portal-homeowners-rate-hoas/>



HOA Doctor® in the News

The trusted platform bringing transparency, accountability, and verified homeowner reviews to HOAs and COAs.

As Seen On



HOA Doctor® is a civic trust-tech platform redefining transparency for homeowners and property managers. By verifying reviews and surfacing real insights, we bring accountability to an industry that impacts over 40 million Americans. Our mission: empower communities with trust and clarity.





Your Voice Builds the Future of Biltmore Estates

Did you know that 98% of people rate and review the products and luxury services they use every day? Now, that same verified transparency is coming home to where it matters most.

Plant the Seed for Progress, Together.

Here in Biltmore Estates, where Wrigley and Frank Lloyd Wright built a legacy of vision and excellence, a new era of openness is beginning.

Every great community thrives on trust, the kind built through honesty, dialogue, and shared understanding. When homeowners participate through Verified Ratings and Reviews™ on HOA Doctor®, they help boards and property management companies see what's working and where connection can grow stronger.

This isn't about criticism, it's about collaboration. It's about making every voice count.

Verified reviews give homeowners the confidence to be heard, and help boards and property management companies see their community through a clearer, kinder lens.

"Homeowners can choose to publish their name or remain privately verified, every review is protected and authenticated for trust and safety."

— *Bill McKay, Founder, HOA Doctor® and Former ABEVA Board Member*

Here in Biltmore Estates, where the HOA Doctor® movement began, we have a rare opportunity to lead the nation in verified trust. By showing how authentic voices strengthen leadership, communication, and neighbor-to-neighbor respect, we can redefine what community living truly means.

As we build the HOA Doctor® network, connecting more than 74 million residents nationwide, from Biltmore Estates to Marco Island and beyond, we're bringing homeowners together in one verified movement of trust, balance, and transparency.

Every board and property management company that embraces **verified transparency** demonstrates the courage to listen, to learn, and to lead by example.

Trust grows fastest where openness begins.

Rate and review today. Be part of the growing network, and enjoy the confidence that comes with verified community trust.

Transparency begins at the Biltmore Estates.



HOA Doctor®: Born in the Heart of Biltmore Estates. Community Trust. Stronger Communities.

Scan to Begin Your Verified HOA Rating & Review

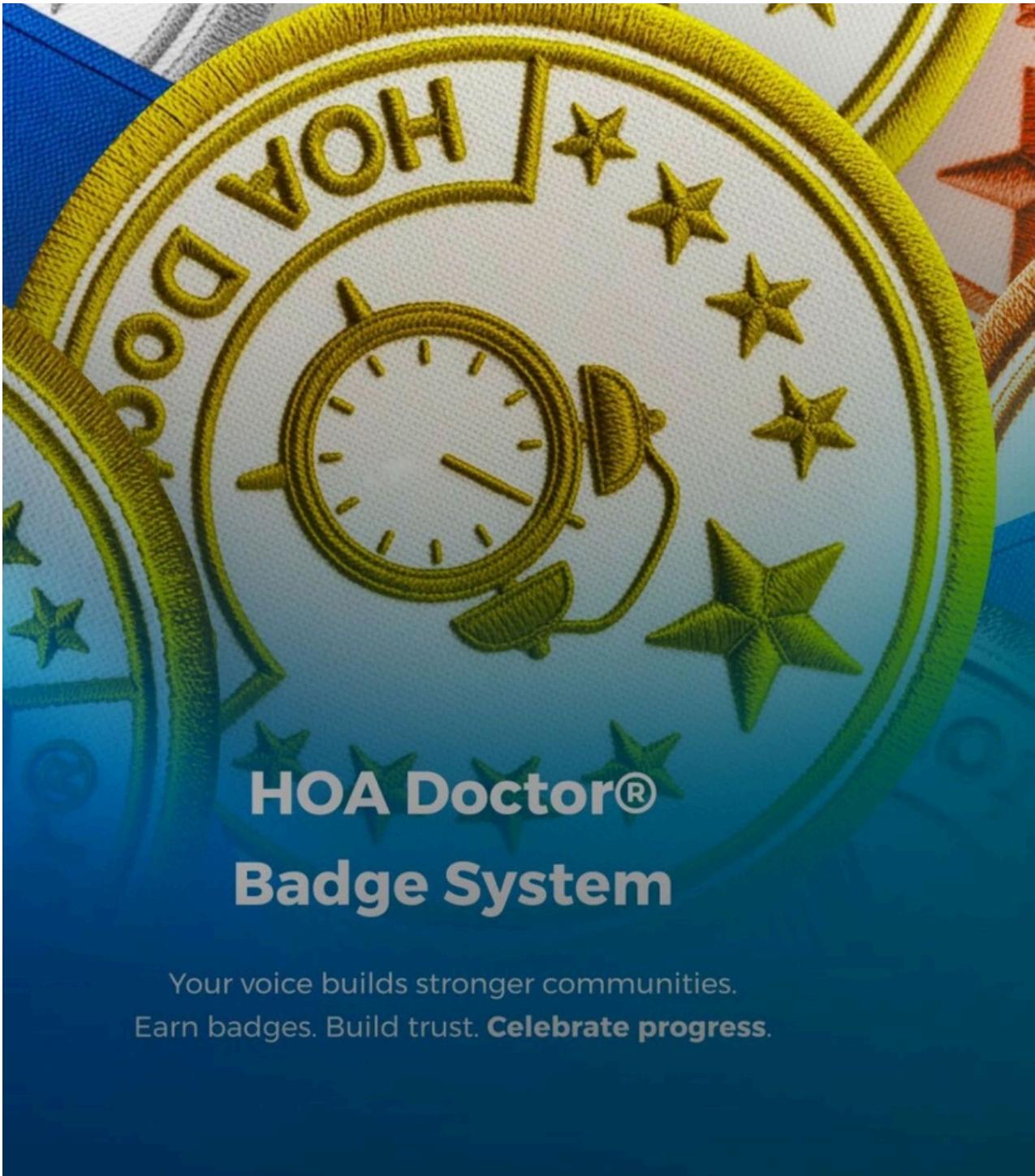


AS SEEN ON



Community Trust Index™ (CTI™) powered by HOA Doctor®. Verified Ratings & Reviews™ (VRR™), Verified Voices, Protected Identities™ (VVP™), Level-4 Multi-Layer Verification™ (L4V™), and Verified Homeowner Census™ (VHC™) are trademarks of Doc Vault Inc. First Use in Commerce: 2025. Unauthorized use prohibited. © 2025 Doc Vault Inc. All rights reserved.





HOA Doctor® Badge System

Your voice builds stronger communities.
Earn badges. Build trust. **Celebrate progress.**

TRUST BADGES

Trust badges recognize participation in verified governance.

They signal that a homeowner, Board, or Property Management Company has chosen to engage with verified feedback tied to real homeowners and real properties and to contribute positively to community building.

Badges acknowledge effort, participation, and progress. They highlight leadership behaviors that strengthen transparency, communication, and collaboration.

Verified Voices. Protected Identities.® ensures every insight is authentic while individual homeowners remain protected.

Trust badges do not signal perfection. They signal openness, teamwork, and accountability, the foundation of stronger, healthier communities.

HOMEOWNERS

Community Builder: For homeowners who successfully refer to X, neighbors who register on the platform.

- Bronze: 3 neighbors invited
- Silver: 7 neighbors invited
- Gold: 12 neighbors invited

Founders Circle: Awarded to the first 1,000 verified reviewers.

Verified Pioneer: Earned by homeowners who submitted reviews in the first 90 days after launch. (Disabled for now)

Survey Starter: Earned when homeowners complete their 1st, 3rd, and 7th reviews.

- Bronze: 1 review submitted
- Silver: 3 reviews submitted
- Gold: 7 reviews submitted

COMMUNITIES (HOA / COA / CDD)

Community Collective: Awarded when a community reaches X verified reviews.

- Bronze: 25 reviews
- Silver: 50 reviews
- Gold: 100 reviews

Financial Management: Awarded for effective and transparent financial management.

- Bronze: 4.0 in Financial Stewardship
- Silver: 4.5 in Financial Stewardship
- Gold: 5.0 in Financial Stewardship

Verified Leader: Exclusive badge for HOAs/PMCs with an overall score of $\geq X$ and at least Y verified reviews.

- Bronze: 4.0 CTI with 5 reviews
- Silver: 4.5 CTI with 15 reviews
- Gold: 5.0 CTI with 25 reviews

Maintenance Repairs: Earned when common areas are well maintained and repairs are timely.

- Bronze: 4.0 in Maintenance
- Silver: 4.5 in Maintenance
- Gold: 5.0 in Maintenance

Rule Enforcement: Recognizes fair and consistent enforcement of rules.

- Bronze: 4.0 in Governance
- Silver: 4.5 in Governance
- Gold: 5.0 in Governance

Communications: Recognizes clear, consistent communication with homeowners.

- Bronze: 4.0 in Communication
- Silver: 4.5 in Communication
- Gold: 5.0 in Communication

COMMUNITY TRUST SCORE & COMMUNITY TRUST INDEX™

The Community Trust Score is a clear, numeric summary of how a community is governed and managed—based on verified homeowner experience.

How the Board Score Is Calculated

Homeowners rate the Board of Directors using a 1–5 rating scale, displayed as stars, across a defined set of governance questions.

All Board ratings are averaged to produce the Board Community Trust Score.

How the Management Score Is Calculated

Homeowners separately rate the Property Management Company (PMC) or Community Management (Direct Payroll) using the same 1–5 rating scale.

All management ratings are averaged to produce the Management Community Trust Score.

How the Community Trust Score Is Formed

- The Board average score is calculated
- The Management average score is calculated
- Both averages are added together
- The total is divided by two

This creates a balanced score that reflects both leadership decisions and operational execution.



From Score to Index™

When the Community Trust Score is combined with verified homeowner eligibility and verified property matching, it becomes the Community Trust Index™ (CTI™).

Performance + Verification = Trust

The result confirms that feedback comes from verified homeowners connected to verified properties, while individual identities remain protected.

Verified Voices.Protected Identities.®

Community Trust Index™ powered by HOA Doctor®.

CIVIC TRUST-TECH™

A NEW CATEGORY FOR AMERICAN HOMEOWNERS

The missing trust layer between homeowners,
boards, and management companies™



**VERIFIED
VOICES**



**PROTECTED
IDENTITIES™**



**COMMUNITY
TRUST INDEX**



**SHARED
VISIBILITY**

Powered by **HOA Doctor®**

136 Million Americans Affected



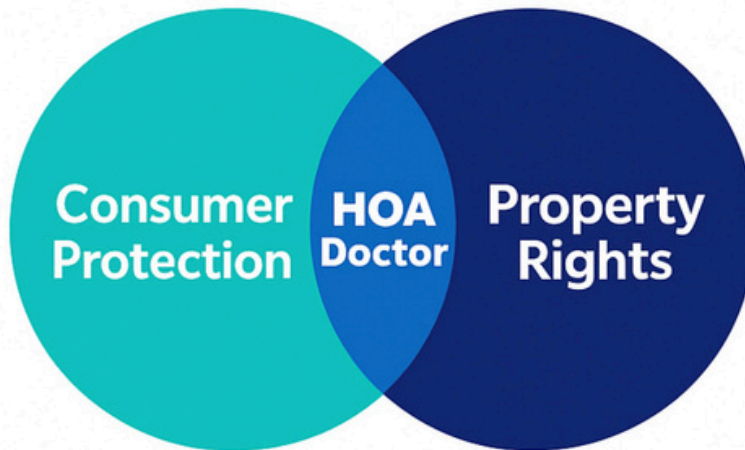
54.5 million
homes



105 million
voting-age
adults



135 million
people



REAL ESTATE FACT SHEET

HOA, COA, and CDD governance directly affects affordability, risk, insurability, and property value.

Buyers can spend thousands of dollars before discovering governance problems.

Verified governance data helps real estate professionals, lenders, and insurers assess risk earlier, faster, and more accurately.

Why Governance Data Matters

Every real estate transaction inside an HOA, COA, or CDD carries a layer of risk most buyers never see until it's too late.

Governance failures don't announce themselves.

They surface as surprise assessments, stalled underwriting, deferred maintenance, litigation, or buyers walking away days before closing.

Until now, real estate professionals have had no verified, standardized way to understand how a community is actually governed.

The Community Trust Index™ (CTI™) brings visibility to this hidden layer before it disrupts the deal.

What Is the Community Trust Index™ (CTI™)

CTI™ is the first verified, data-driven standard for measuring community-association governance performance.

It combines:

- Level 4 Multi-Layer Verification™
- Every review is tied to a real homeowner and a real property.
- Independent ratings for both leadership bodies
- The Board of Directors and the Property Management Company (PMC).
- The Five Pillars of Verified Governance™
- Governance Integrity, Financial Stewardship, Maintenance Reliability, Communication & Engagement, Emotional Trust.
- A single, reliable 1-5 Community Trust Score

The result is clarity that can be trusted, not opinions, not anecdotes.

How CTI™ Supports the Real Estate Industry

Know Before You Show™

With CTI™, agents understand a community's governance profile before showing a property.

This allows you to:

- Assess Board and PMC performance upfront
- Avoid last-minute surprises tied to assessments, litigation, or deferred maintenance
- Strengthen buyer confidence early
- Reduce deal fallout caused by hidden governance problems

This is the next evolution of real estate transparency.

Better Pricing. Better Advice.

CTI™ reveals how a community actually manages:

- Budgets and reserves
- Maintenance and safety
- Communication with residents
- Homeowner trust and satisfaction

This insight supports more accurate pricing and more credible guidance, grounded in verified, real-world data.

Smoother Lender & Insurance Workflows

Lenders and insurers already assess governance-related risk.

The challenge has always been fragmentation and inconsistency.

CTI™ provides a single, standardized, transport-neutral data format that supports:

- FHA/HUD considerations
- Fannie Mae and Freddie Mac reviews
- Insurance underwriting and risk modeling

One source. One framework. Fewer delays.

Protect Buyers from What Surfaces Too Late

Unsafe buildings, massive repairs, mismanagement, and special assessments often emerge after buyers are emotionally committed.

CTI™ introduces early-warning indicators that:

- Protect buyers
- Support your fiduciary responsibility
- Reduce post-closing regret and dispute

Prevention is professionalism.

Reduce Liability. Increase Professional Trust.

Agents who use governance transparency:

- Reduce legal and reputational exposure
- Demonstrate due diligence
- Elevate their role from transaction facilitator to trusted advisor

CTI™ fills the missing layer of insight buyers increasingly expect.

Partnerships with HOA Doctor®

HOA Doctor® works with forward-thinking real estate partners to establish a national standard for governance-performance transparency.

We partner with:

- Realtors®
- Mortgage Brokers
- Title Companies
- Real Estate Teams and Brokerages
- MLS Organizations
- Lenders and Insurers

Why Partner

Partners gain the ability to:

- Strengthen buyer protection with verified governance data
- Reduce deal failures tied to HOA/COA/CDD issues
- Improve underwriting, disclosure, and closing workflows
- Position your organization at the forefront of a national standard

This is not a tool.

It's infrastructure.

Additional Support & Services

HOA Doctor® supports real estate professionals with tailored resources, including:

- Buyer-education materials
- Listing-side governance clarity
- Pre-showing community insights
- Risk indicators for lending and title review
- Custom partner integrations

Contact

For partnership discussions or custom support:

partnerships@hoadoctor.com

Note from the Founder

“We are committed to supporting real estate professionals and remain open to collaboration. Realtors® play a critical role in shaping this new era of transparency. Your insight helps build a national standard that protects buyers, strengthens trust, and elevates the industry.”

PROPERTY MANAGEMENT COMPANY (PMC) PERFORMANCE

Property Management Companies execute day-to-day operations.

PMC performance is measured separately using verified homeowner feedback across the Five Pillars of Verified Governance™.

This separation creates clarity, supports service improvement, and reinforces trust.

BOARD PERFORMANCE

Boards are responsible for governance, strategy, budgets, and short- and long-term direction.

Board performance reviews focus on governance integrity, financial stewardship, planning, and communication.

Verified feedback helps Boards identify blind spots, validate strong leadership, increase efficiency and build homeowner confidence over time.

CLAIM & SUBSCRIBE TO YOUR COMMUNITY PAGE

Claiming and subscribing to a community page is intentionally limited. It does not allow editing ratings, scores, or homeowner feedback.

Claiming and subscribing allows only the following:

1. Responses to Open-Text Feedback

Boards and Property Management Companies may respond to verified open-text questions and comments to provide clarification, context, or updates.

2. Community Profile Content

Boards and management may upload and maintain community images, mission statements, and approved “About Us” informational content.

3. Sponsorship Opportunities for Civic Trust-Tech™

Subscribed communities may access optional, Board-approved sponsorship opportunities that support the Civic Trust-Tech™ ecosystem. These opportunities are governance-aligned, transparency-focused.

Nothing impacts ratings.

Nothing alters scores.

Participation provides voice and visibility, not control over outcomes.

Verified Voices. Protected Identities.®

Community Trust Index™ powered by HOA Doctor®.

HOA Doctor® Launches Nationally with First Verified Ratings & Reviews™ for HOAs, COAs and CDDs

New platform gives homeowners verified transparency while providing boards, real-estate professionals and insurers with standardized trust data.

PHOENIX (Dec. 18, 2025) — HOA Doctor® today announced its national launch, introducing the country's first Verified Ratings & Reviews™ platform for homeowners associations (HOAs), condominium associations (COAs) and community development districts (CDDs). The system gives homeowners a secure, anonymous way to share real experiences, creating the verified data that powers the Community Trust Index™ (CTI™), the nation's first standardized benchmark for governance trust and transparency.

For decades, homeowners have voiced frustration about limited visibility into association operations. HOA Doctor® aims to change that by converting verified homeowner experiences into structured governance-performance data. The platform, built for transparency across the U.S. HOA/COA/CDD housing market, connects homeowners, boards, management companies, real-estate professionals, lenders and insurers through verified insights.

As the first platform of its kind, HOA Doctor® authenticates each submission through Level-4 Multi-Layer Verification™, which includes deed-level property validation, token-based identity confirmation, bot screening, email verification and manual audit. These verified ratings feed directly into the Community Trust Index, which produces each community's 1–5 CTI score.

Pre-launch testing in Phoenix generated more than 1,000 verified homeowner sign-ups and several thousand responses on Reddit and Nextdoor, signaling strong demand for trusted, data-driven accountability. Following the successful pilot, HOA Doctor® is expanding nationwide.

What CTI™ Measures

The Community Trust Index organizes verified homeowner feedback into five measurable pillars:

- **Governance Integrity:** accountability and board responsiveness
- **Financial Stewardship:** fiscal discipline, reserve management and dues transparency
- **Maintenance Reliability:** upkeep of common areas and responsiveness to repairs
- **Communication & Engagement:** clarity, timeliness and inclusiveness
- **Emotional Trust:** how safe, respected and fairly treated homeowners feel

Combined, these pillars produce a single verified trust score used to support real-estate decision-making, buyer protection, insurance modeling, lender assessments, and public reporting.

How Verification and Scoring Work

Each community's CTI score combines two equally weighted verified ratings: one for the board and one for the property management company. Homeowners may also submit open-ended comments, giving boards and management companies additional insight into performance and community sentiment.

Industry Response

“Buyers can spend thousands before discovering governance problems that derail a purchase,” said

Pamela Manwaring, an Arizona Realtor with Real Broker.

“HOADoctor.com delivers verified data

upfront — giving buyers the clarity they need to protect their investment.”

“This platform finally delivers what advocacy and legislation could not — verified insight into how

communities are managed,” said Dennis Legere, founder of the Arizona Homeowners Coalition.

Boards and management companies can now see how their decisions influence verified homeowner

trust, turning feedback into data that can improve service, protect property values and strengthen

accountability.

Homeowners can begin submitting verified ratings at HOADoctor.com.

About HOA Doctor®

Founded in Phoenix, Arizona, HOA Doctor® is the nation's first Civic Trust-Tech™ platform that brings structure, transparency, and accountability to community associations — giving homeowners a verified voice by confirming property ownership and allowing them to rate their board and management company with confidence. By transforming homeowner feedback into property-verified governance data, HOA Doctor® delivers authentic insights into the \$100B annual-dues market that impacts 77 million Americans and safeguards more than \$11T in property value.

Homeowners can begin submitting verified trust reviews today at HOADoctor.com. Boards and management companies are invited to claim and subscribe to their ratings page, while real-estate professionals and insurers are encouraged to join the movement toward verified structure, transparency, and a more balanced association ecosystem.

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HOADoctor.com Launches Nationally to Bring Trust and Transparency to America's HOAs

A new Phoenix-based Civic Trust-Tech™ startup, HOADoctor.com, has officially launched nationwide, introducing the Community Trust Index™ (CTI™) and Community Trust Score — the first verified benchmarks of trust, transparency, and governance for homeowner's associations (HOAs) and condominium associations (COAs).

Across the U.S., more than 74 million residents live in HOA or COA communities overseeing \$11 trillion in property assets and \$100 billion in annual dues. Yet until now, no verified system existed to measure how fairly or effectively those communities were managed. HOADoctor.com solves that by verifying every homeowner reviewer through deed-level and payment validation, turning feedback into data-backed insights on governance, communication, and accountability. Its Community Trust Score distills this feedback into a standardized 1–5 rating that can appear in MLS listings, insurer models, and real estate dashboards — helping buyers, boards, and property managers make informed decisions.

Founder Bill McKay says the platform “turns frustration into collective progress,” creating a national framework for transparency and accountability in an industry that impacts millions of homeowners.

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