

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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