

Delinquent HOA Dues Letters

The three-stage collection sequence: friendly reminder, formal demand, notice of intent to lien. Free from hoaletters.tidytrackers.fyi — copy the text, replace everything in [brackets], and keep a dated record of what you sent.

Templates, not legal advice. Lien notice periods, service methods and allowable late fees vary by state and by your governing documents. Confirm your state's requirements before sending a lien warning.

Need the paperwork around the letters — a delinquency tracking log, a board cover memo for attorney referral, and a payment plan agreement? The HOA Dues Escalation Kit is \$12 at hoaletters.tidytrackers.fyi/#pricing.

Stage 1 — Friendly Payment Reminder

Send roughly 7–14 days past due.

[HOA/Association Name]

[Association Address]

[City, State ZIP]

[Date]

[Owner Name]

[Property Address]

[City, State ZIP]

RE: Friendly Reminder – Past Due Assessment, [Property Address]

Dear [Owner Name],

Our records show your account is past due. This is a friendly reminder, not a formal notice, and we wanted to reach out before this becomes a bigger issue for you.

Amount past due: \$[Amount Due]

Original due date: [Due Date]

Current balance: \$[Current Balance] (includes any late fee already applied)

If you've already sent payment, thank you – please disregard this letter. If not, you can bring the account current using any of the payment methods below:

- Online: [Payment Portal URL]
- Mail: [Payment Mailing Address]
- In person: [Payment Drop-off Location / Office Hours]

If you're dealing with a temporary hardship, contact [Board Contact Name] at [Board Contact Email/Phone] before the due date above – many associations, including ours, can work out a short payment plan if you reach out early.

We'd rather resolve this with a phone call than a letter. Thank you for being a member of [HOA/Association Name].

Sincerely,

[Board Member / Manager Name]

[Title]

[HOA/Association Name]

[Contact Email/Phone]

Stage 2 — Formal Demand for Payment

Send if the reminder gets no response, typically around 30 days past due.

[HOA/Association Name]

[Association Address]

[City, State ZIP]

[Date]

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

[Owner Name]

[Property Address]

[City, State ZIP]

RE: Formal Demand for Payment – Account #[Account Number], [Property Address]

Dear [Owner Name],

This is a formal demand for payment. Our records show your assessment account is now [Number] days past due, and a prior reminder sent on [Date of Reminder Letter] has not resulted in payment or contact from you.

Original assessment due:	#[Original Amount]
Late fee(s) assessed:	#[Late Fee Amount] ([Late Fee Rate]% per [HOA governing document / state statute reference])
Interest accrued:	#[Interest Amount]
Total balance due:	#[Total Balance Due]

Payment in full is required within [Cure Deadline – e.g., 30] days of the date of this letter, by [Specific Deadline Date].

If payment is not received by that date, the Board will refer this account to [collections agency / association attorney] for further action, which may include filing a lien against your property under [state statute / governing document section] and recovering the association's collection costs and attorney's fees from you, as permitted under [HOA/Association Name]'s governing documents.

We would strongly prefer to resolve this without further escalation. If you dispute this balance, or want to arrange a payment plan, contact [Board Contact Name] in writing at [Board Contact Email] within [10] days of this letter.

This letter is a formal demand for payment and is intended to preserve the association's rights under its governing documents. It is not a substitute for legal advice; consult an attorney licensed in your state for guidance specific to your situation.

Sincerely,

[Board Member / Manager Name]

[Title]

[HOA/Association Name]

[Contact Email/Phone]

Stage 3 — Notice of Intent to File a Lien

Final notice before the board authorizes a lien filing. Check your state's required notice period first.

[HOA/Association Name]

[Association Address]

[City, State ZIP]

[Date]

SENT VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED, AND FIRST-CLASS MAIL

[Owner Name]

[Property Address]

[City, State ZIP]

RE: NOTICE OF INTENT TO FILE A LIEN – Account #[Account Number],

[Property Address]

Dear [Owner Name],

Despite prior notices dated [Date of Reminder Letter] and [Date of Demand Letter], your assessment account remains unpaid. This letter is formal notice that [HOA/Association Name] intends to file a Claim of Lien against the above property if the balance below is not paid in full within [Statutory/Governing-Document Notice Period – e.g., 30] days of the date of this letter.

Total balance due as of [Date]: \$[Total Balance Due]
(assessments, late fees, interest, and collection costs incurred to date)

This balance will continue to increase until paid, as additional late fees, interest, and costs accrue under [HOA/Association Name]'s governing documents and applicable state law.

If the balance above is not paid in full, or a written payment arrangement is not agreed to in writing with the Board, by [Specific Cure Deadline Date], the Board is authorized to instruct [association attorney / collections agent] to record a Claim of Lien against your property with the [County] County Recorder. A recorded lien becomes part of the public record, may impair your ability to sell or refinance the property, and may be followed by foreclosure proceedings under [state statute reference] if the balance remains unpaid.

To avoid this, pay the balance in full using the methods below, or contact [Board Contact Name] at [Board Contact Email/Phone] immediately to discuss a written payment plan.

- Online: [Payment Portal URL]
- Mail: [Payment Mailing Address]

Many states require associations to give a specific pre-lien notice period and follow specific notice/service requirements before a lien is valid – confirm the required notice period and method of service for [State] and your governing documents before sending this letter, and have it reviewed

by an attorney licensed in your state. This template is not legal advice.

Sincerely,

[Board Member / Manager Name]

[Title]

[HOA/Association Name]

[Contact Email/Phone]