


# Real Estate Investor Insider

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 04/01/26



## HOA Fees Rise Above \$6,000 a Year for Millions of Homeowners

*As reported by [www.realtor.com](http://www.realtor.com)*

Homeownership costs are extending well beyond mortgage payments, with HOA fees becoming an increasingly significant burden. A new report from LendingTree estimates that one in three homeowners across the 100 largest U.S. metros pays association or condo fees, totaling roughly 17.5 million people.



For a growing share, those costs are substantial. About 15% of HOA-paying homeowners spend more than \$500 per month, or at least \$6,000 annually. Rising fees are becoming more common, with 82% of surveyed homeowners reporting increases over the past three years, many describing them as significant.

"When you're paying \$500 or more a month, that's a really big deal, especially when you consider how tight many Americans' budgets are," said Matt Schulz.

These charges typically cover maintenance, repairs, and shared amenities, but in some markets they are being driven higher by structural factors. In cities like New York and Miami, aging buildings, stricter regulations, and rising insurance costs are contributing to sustained increases.

The impact on buyer behavior is becoming more pronounced. Monthly fees are now a central consideration in purchasing decisions, particularly in higher-cost markets where they can rival or exceed other housing expenses.

Despite the financial pressure, most homeowners continue to view HOAs as a necessary trade-off, especially when fees support property maintenance and long-term value.