

AI in Action: What Community Associations Need to Know Now

Key Findings, Urgent Trends, & Actionable Advice

Artificial intelligence (AI) is reshaping how community associations operate.

Seventy-one percent of finance professionals at community associations are already using AI in some form, according to the 2025 Artificial Intelligence & Community Associations/Management Survey conducted by Snap Survey and the Foundation for Community Association Research. But while adoption is underway, most respondents say they're still unsure, untrained, or unconvinced.

One of the most promising – and underutilized – application of AI is in the invoice-to-pay process. By using AI to automatically capture invoice data, classify expenses, route approvals, detect anomalies, and approve payments, associations can eliminate hours of manual work, reduce costly errors, and gain real-time visibility into spending. As the volume and complexity of financial operations grow, AI-powered invoice-to-pay automation offers a fast track to efficiency and control – especially for lean teams managing multiple properties or vendors.

We're at a crossroads. On one side lies greater efficiency, better communication, and smarter resource use – benefits that are already being realized in areas like invoice-to-pay. On the other – real concerns about privacy, ethics, and a lack of guidance that continue to slow broader adoption.

This eBook puts the survey findings into perspective and equips you with a roadmap for moving forward – before the gap between early adopters and everyone else becomes too wide to bridge.

The Current AI Landscape in Community Associations

What's Happening Now?

71% of community association professionals already use AI.

85% have used AI for writing and editing documents

Top applications include large language models (**80%**), meeting summaries (**51%**), and chatbots (**29%**).

How Often Is It Used?

29% use AI daily

31% occasionally

27% have never used AI

Takeaway:

While most community managers and executives have experimented with AI tools, the depth and consistency of use are still lacking. This presents a major opportunity for finance professionals: those who move beyond casual experimentation can turn AI into a true operational advantage. The tools are here. The time to get serious about using them is now.

The Hidden Cost of Inaction

Failing to adopt AI tools doesn't just mean missing out on convenience – it means losing time, money, and credibility. Here's what finance pros at community associations risk by doing nothing:



Wasted time on manual tasks.

Without AI, teams spend hours drafting emails, reviewing contracts, or managing resident communications – tasks that could be streamlined or automated. That time adds up and pulls focus from high-impact responsibilities like planning, budgeting, and community engagement.



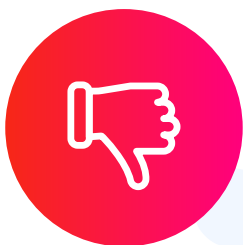
Slower response times.

Residents expect modern, responsive communication. Falling behind frustrates them and damages trust. Communities without AI risk appearing unprofessional or understaffed – leading to poor satisfaction scores and churn.



Knowledge gaps and inefficiencies.

Teams without AI often duplicate work, lack visibility in trends, and miss out on insights that could improve operations. Important decisions may be based on gut feeling instead of data-driven insights, leading to poor outcomes.



Reputational risk.

Boards and stakeholders expect innovation. Failing to modernize invoice-to-pay processes and other functions can signal stagnation. This can affect your ability to attract and retain board members, residents, and talented employees.

Takeaway:

AI isn't a luxury – it's a necessity for keeping pace with rising expectations. Waiting too long to adopt AI doesn't just hold your team back – it puts your entire community at a disadvantage.



What's Working – and What's Not

AI is improving productivity for many – but concerns remain.

How AI is Helping:

38% say it significantly improves productivity

45% say it somewhat improves productivity

Top benefits: communications, document creation, event planning, and contract review

But Here's the Reality Check:

63% worry about data privacy

55% say they lack training

48% are concerned about exposing proprietary content

57% trust AI content only depending on the topic

Takeaway:

Even as AI delivers benefits, organizations are still navigating a steep learning curve. The most successful adopters won't be those with the flashiest tools – but those who address concerns head-on, invest in education, and implement controls to build trust and reliability into their AI usage.



Real-World Use Cases from the Survey

These are the areas where AI is already making a difference:



Communication automation: Residents get faster, clearer responses via AI-generated email content or chatbots. This reduces delays and improves engagement.



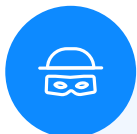
Document generation: Meeting summaries, newsletters, and contracts are written more efficiently. AI tools minimize errors and reduce the need for back-and-forth editing.



Operational support: AI helps review RFPs, manage events, and generate reports. This enables staff to focus on planning and relationship-building instead of paperwork.



Smart infrastructure: Water sensors, cameras, and parking monitoring are examples of AI in action beyond the back office. These tools help reduce maintenance costs, increase safety, and support real-time decision-making.



Payment fraud detection: AI continuously monitors invoices and payment activity for anomalies – like duplicate invoices, suspicious bank account changes, or unusual payment amounts. It flags risks in real time so your team can act before fraud occurs. With AI watching for subtle patterns humans might miss, you gain a powerful layer of defense against today's most sophisticated schemes.

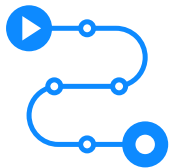
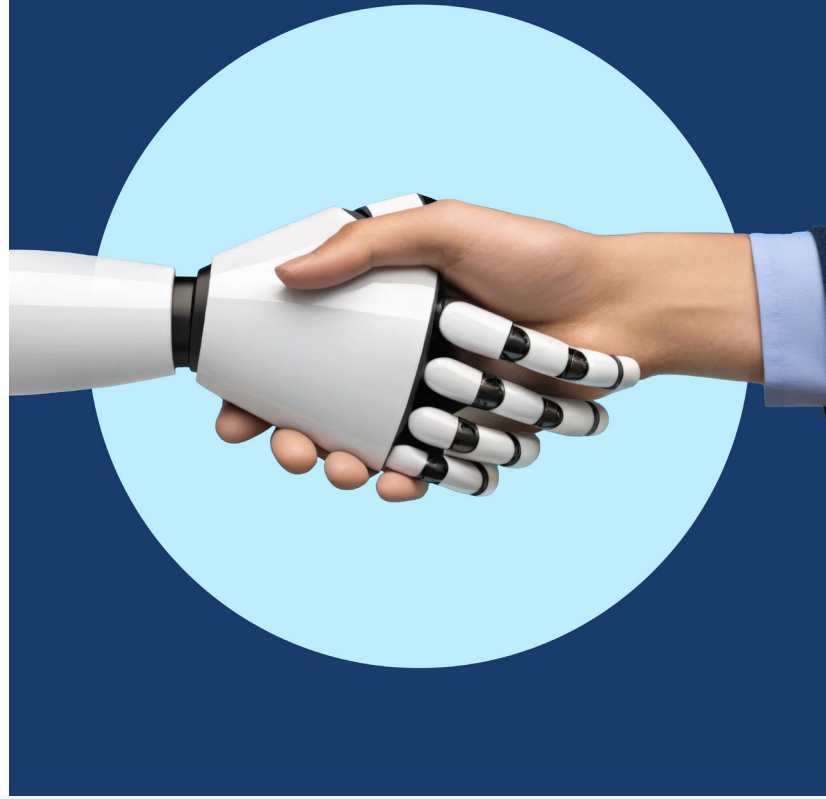
Takeaway:

AI is already transforming high-friction workflows into faster, smarter processes. The key is for finance professionals to identify use cases that align with your community's goals and adopt solutions that are easy to deploy and quick to show return on investment (ROI).

Barriers to Break Through

If you're stuck in research mode – or if your team is resistant – here's what's getting in the way, according to the survey:

- Lack of AI training (80% say they need it)
- Uncertainty around ROI
- Concern about AI bias, ethics, and accountability
- Discomfort with relying on AI without human oversight

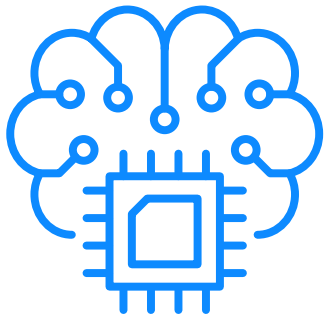


AI Action Plan:

- **Invest in training:** Start small – host a lunch-and-learn, share case studies, and set up internal champions. Even short sessions can demystify AI and build confidence. These sessions can also surface specific use cases your team is excited to explore.
- **Start with one workflow:** Choose a high-volume, high-impact task like invoice processing or supplier onboarding. Success in one area can create momentum and support broader adoption. Pick a task with measurable KPIs so you can clearly demonstrate the impact.
- **Involve the board early:** Transparency builds trust. Share your AI plans, privacy protections, and ethical guidelines. Invite their input to align on usage policies. This also sets the tone for responsible governance and earns long-term support.
- **Measure and share results:** Highlight wins like saved hours, faster turnaround times, and cost reductions. Use these metrics to justify further investment and improve buy-in across teams. Celebrate quick wins publicly to build internal excitement and confidence.

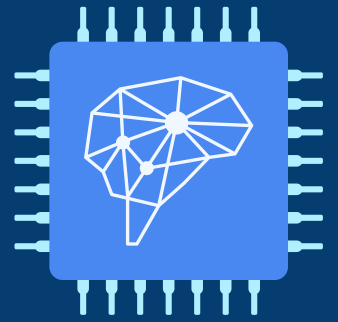
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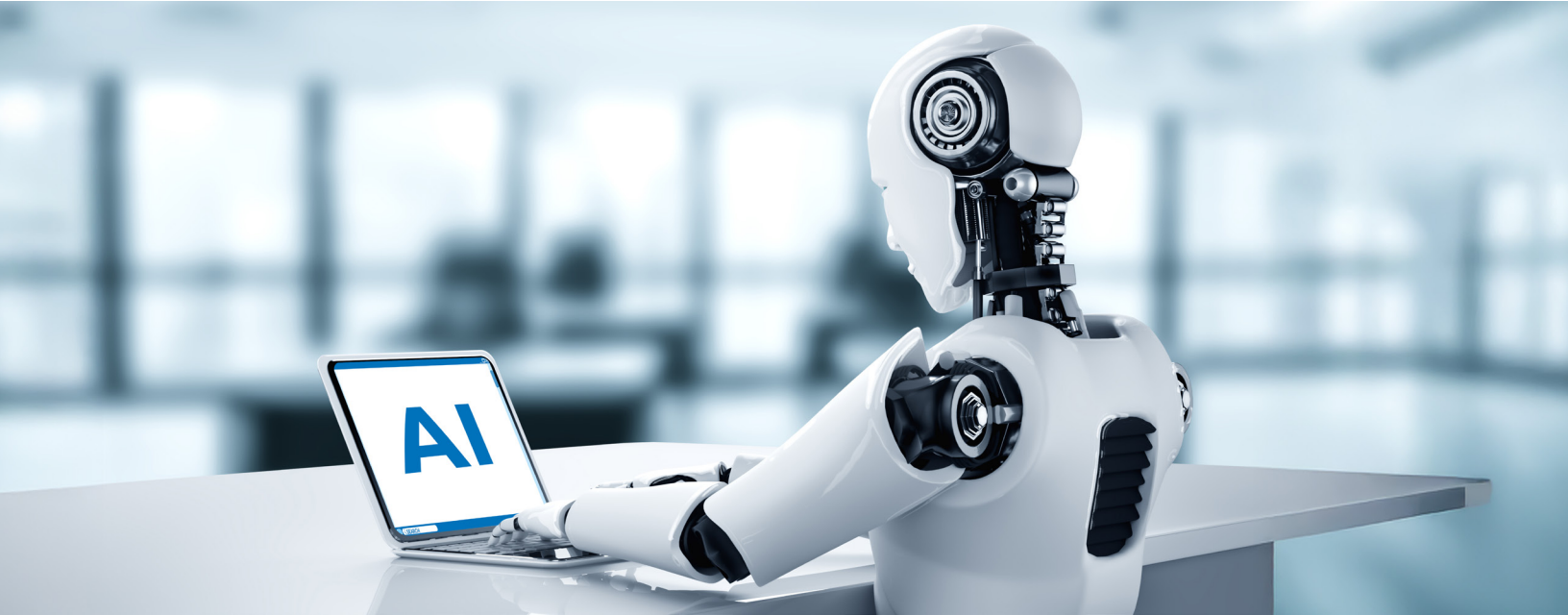
The path forward doesn't require a complete overhaul. By starting small and focusing on high-impact wins such as invoice processing, community associations can gradually and confidently integrate AI – while proactively addressing concerns about ethics, accuracy, and control.



Edenred Pay Tip:

If you're only using AI for communication or meeting notes, you're missing out on major savings. A secure, AI-powered invoice-to-pay solution can automate invoice capture, coding, approvals, and even payment execution – giving your team back hours each week. With real-time dashboards, built-in fraud prevention, and seamless reconciliation, it's one of the fastest ways to unlock both time and transparency in your financial operations. And because Edenred Pay was built for security and scalability, it's the ideal first step toward responsible AI adoption.





What to Look for in an AI-Powered Solution

When choosing technology, especially for invoice processing, make sure it includes:



End-to-end automation: From data capture to reconciliation, your AI solution should eliminate manual touchpoints. This reduces errors and accelerates payment cycles.



Built-in controls: Look for AI that can flag anomalies, detect duplicates, and prevent fraud – especially during invoice and payment approvals. These built-in checks protect your bottom line.



Cloud-based access: Ensure your team can work securely from anywhere, with real-time visibility. This flexibility supports hybrid work and improves collaboration.



Human-in-the-loop features: The best AI still gives humans the final say, especially for compliance. You get the speed of automation without sacrificing accountability.



Transparency and auditability: Every AI recommendation should be traceable to build trust and support oversight. Regulators, auditors, and board members will expect nothing less.

Takeaway:

The right AI tools will fit into your current workflow, not force you to overhaul it, while integrating with your legacy accounting or ERP system. Look for partners that balance innovation with control – and who understand the unique needs of community associations.

Don't Wait to Modernize

The findings are clear: AI is already playing a significant role in community associations – but it's still early days. Those who embrace the opportunity now can gain a competitive edge, streamline operations, and deliver better service to residents and boards.

If you wait too long, you risk being left behind – by your peers, your technology, and your community's expectations.



Next Steps:

- **Audit your current processes and identify your biggest time wasters:** Look at what tasks consume the most staff time – such as keying invoice data or fixing errors. These are your top candidates for automation. You might be surprised at how much time is spent on repetitive administrative work. Start by asking your team: “What slows us down the most?”
- **Start experimenting with AI in one key area – like invoice-to-pay:** Choose a proven, low-risk solution that delivers fast ROI. Success here can help overcome skepticism and inspire broader adoption. Consider pilot testing with a single property or vendor segment.
- **Talk to your solution providers about how they're incorporating AI:** Ask questions about functionality, privacy controls, and audit trails. Not all AI is created equal – choose vendors who can prove their value. Insist on clear documentation and real examples of use.
- **Train your team and build a culture of responsible innovation:** Create a safe space to learn, ask questions, and share feedback. Empower your team to experiment and evolve alongside the technology. When people feel ownership, they'll be more open to change.

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