PIONEER REALTY GROUP

15-Minute HOA Board Health Check

A quick self-assessment for condo and HOA boards that want to know what is working, what is exposed, and what deserves attention next.

HOW TO USE THIS CHECK

Answer each statement with Yes, Not Sure, or No. Go with your first instinct. This is not a test of the board; it is a way to identify where better systems, clearer responsibilities, or outside help could save time and reduce risk.

Scoring

YES	NOT SURE	NO
2 points A reliable process is in place.	**1 point** Worth verifying or tightening.	**0 points** A clear opportunity for improvement.

What this health check covers

- Financial visibility
- Records & operating systems
- Maintenance & vendor follow-through
- Governance & continuity
- Insurance & risk readiness
- Board workload & decision-making

Set a 15-minute timer. Start on the next page.

15-Minute HOA Board Health Check

Systems, finances, maintenance

1. Financial Visibility

Statement	YES	NOT SURE	NO
Our board receives understandable financial information on a regular schedule.	◯	◯	◯
We can quickly see which owners are current, delinquent, or on an approved payment arrangement.	◯	◯	◯
Bank reconciliations and account balances are current and can be supported by records.	◯	◯	◯
Our annual budget reflects known operating costs, reserve needs, and upcoming projects.	◯	◯	◯

2. Records & Operating Systems

Statement	YES	NOT SURE	NO
Owner, tenant, unit, vehicle, emergency-contact, and governing-document records are current and easy to find.	◯	◯	◯
Maintenance requests, owner questions, and open items are tracked in one system instead of scattered across personal inboxes and texts.	◯	◯	◯
Important recurring dates - insurance, contracts, inspections, meetings, filings, and seasonal work - are on a shared calendar or workflow.	◯	◯	◯
The association could change board members tomorrow without losing passwords, history, documents, or open-item status.	◯	◯	◯

3. Maintenance & Vendors

Statement	YES	NOT SURE	NO
We maintain a usable history of repairs, repeat problems, warranties, and vendor work.	◯	◯	◯
Current vendor contracts, proposals, certificates of insurance, and contact information are organized and accessible.	◯	◯	◯
When we request bids, the board can compare scope, exclusions, timing, insurance, and price - not just the bottom-line number.	◯	◯	◯
Routine maintenance is scheduled proactively instead of happening only after something breaks.	◯	◯	◯

Governance, risk, workload

4. Governance & Board Continuity

Statement	YES	NOT SURE	NO
Current bylaws, declaration, rules, policies, approved minutes, and board decisions are organized and accessible to the people who need them.	◯	◯	◯
Board decisions and assigned follow-up items are documented so everyone knows who owns the next step.	◯	◯	◯
New board members receive enough information to understand finances, open projects, vendors, policies, and recurring responsibilities.	◯	◯	◯
The association is not dependent on one volunteer who holds most of the knowledge or records.	◯	◯	◯

5. Insurance & Risk Readiness

Statement	YES	NOT SURE	NO
Insurance is reviewed annually with a professional who understands condominium or HOA associations.	◯	◯	◯
At renewal, the board compares coverage, deductibles, exclusions, limits, and risk changes - not only premium.	◯	◯	◯
We know who to call and what to do when there is a leak, fire, major property loss, security issue, or other building emergency.	◯	◯	◯
Claims, incidents, certificates, contracts, and risk-related records are documented and easy to retrieve.	◯	◯	◯

6. Board Workload & Management Fit

Statement	YES	NOT SURE	NO
Board meetings are used primarily for decisions, not for chasing routine administrative tasks.	◯	◯	◯
Board members are not regularly spending personal time on data entry, invoice chasing, vendor scheduling, owner follow-up, or document hunting.	◯	◯	◯
It is clear which responsibilities belong to the board, management/administration, vendors, and outside professionals.	◯	◯	◯
The board can name its three highest priorities for the next 6-12 months and can see who is responsible for moving each one forward.	◯	◯	◯

YOUR RESULTS

What does your score tell you?

Add 2 points for every Yes, 1 point for every Not Sure, and 0 points for every No. Maximum score: 48.

40-48	**Strong foundation**	Your core systems appear to be working. Focus on the few Not Sure/No items before they become recurring problems.
30-39	**Tighten the weak spots**	The association is functioning, but several processes may depend too heavily on board effort, memory, or inconsistent follow-through.
18-29	**Significant gaps**	The board is likely carrying avoidable administrative burden or operating without enough visibility in multiple areas.
0-17	**Reset the operating system**	Start with records, financial visibility, responsibility boundaries, and a reliable way to track work before adding more projects or complexity.

Do not obsess over the total score.

The most useful part of this exercise is identifying the 2-3 items that are costing your board the most time, creating the most uncertainty, or carrying the most risk.

Choose your next three actions

#	Issue to fix	First next step	Owner / date
1			
2			
3			

BRING US ONE BOARD PROBLEM.

If one of your answers exposed a problem your board keeps putting off, bring it to a free 30-minute working session with Pioneer Realty Group. We will help organize the issue, identify the next decision, and determine what level of support - if any - would actually help.

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Important: This checklist is a management self-assessment, not legal, accounting, engineering, tax, or insurance advice. Boards should consult qualified professionals when those issues arise.