New HOA Board Member Survival Guide

What to review, what to ask, and what to watch for in your first 90 days

Congratulations on joining your HOA board. This guide gives you a structured roadmap for your first 90 days — what documents to review, what questions to ask the outgoing board, and the most common mistakes new board members make. Work through it section by section and check off each item as you complete it.

Week 1 — Get the Foundations

& Read the CC&Rs cover to cover
This is the primary governing document. Know what it says before your first meeting.

& Read the bylaws
Understand how the board operates: quorum, voting, officer roles, meeting requirements.

& Locate all amendments to governing documents
Amendments may change important provisions. Confirm you have a complete set.

& Read the current rules and regulations

& Confirm you have independent access to association records
You should not need to ask the outgoing member to retrieve documents for you.

& Get the association's email address and login credentials
Board business should go through an association-owned address, not personal email.

& Introduce yourself to the management company contact (if applicable)

Month 1 — Understand the Finances

& Review the current year budget
What was approved? Where are you year-to-date?

& Review the last 3–6 months of financial statements
Look for unusual variances between budget and actual.

& Review the current reserve fund balance
Is it separate from the operating account? What is the current balance?

& Read the most recent reserve study
What is the percent-funded figure? What major expenditures are projected?

& Review the delinquency aging report
How many owners are behind? Is the association pursuing collections?

& Confirm whether reserve withdrawals require dual authorization under your governing documents and banking arrangements

& Review the last annual financial statements and CPA report (if any)

Month 1–2 — Review Contracts & Insurance

& Obtain and read the management agreement (if applicable)
Note: services included, fee schedule, termination notice requirement.

& List all active vendor contracts with expiration dates
Landscaping, pool, elevator, security, and any others.

& Identify auto-renewal clauses and cancellation notice deadlines
Missing a cancellation window can lock you into an unwanted renewal.

& Review current insurance certificates
Property, liability, D&O, and fidelity coverage — confirm coverage amounts.

- & Confirm the association (not an individual) is named on insurance policies
- & Verify Directors & Officers coverage is in place
  Without D&O, board members may be personally exposed.

Month 1–2 — Read the Minutes

- & Read the last 12 months of board meeting minutes
  Look for open items, pending decisions, and recurring unresolved issues.
- & Read the most recent annual meeting minutes
- & Note any tabled items that require follow-up
- & Identify any financial decisions that were approved — or should have been
  Look for expenditures and contracts that should appear as approved items.
- & Note any gaps in the minutes
  Missing or unusually sparse minutes may signal governance problems.

Questions to Ask the Outgoing Board Member

1. What projects are currently in progress, and what decisions are pending?
2. Are there any active homeowner disputes, violations, or legal matters?
3. Are there any financial concerns the board has been monitoring?
4. Which vendor relationships are under review or in transition?
5. Where are all association records stored, and how do I access them?
6. Are there any insurance claims currently open?
7. What would you have handled differently if you could do it over?
8. Is there anything I should know that isn't in the minutes?

Common Mistakes to Avoid

- & Relying entirely on the management company to govern
  The management company manages operations. The board governs. These are different things.
- & Making decisions before reading the governing documents
  Board decisions that conflict with the CC&Rs or bylaws can be invalidated.
- & Assuming the records are complete and organized
  Until you verify what exists and where it lives, assume there are gaps.
- & Skipping the reserve study
  The reserve fund situation is often the most important long-term financial issue the board manages.
- & Using personal email for board business
  Association communications belong in an association-controlled account.
- & Deferring too much to outgoing board members
  They have valuable context — and also blind spots. Apply appropriate skepticism.

90-Day Completion Checklist

- & I have read all governing documents and amendments
- & I have independent access to all association records
- & I understand the current financial position and reserve fund status
- & I have read the last 12 months of meeting minutes

& I have a list of active contracts with expiration dates
& I have reviewed current insurance certificates
& I have completed a handoff conversation with the outgoing board member
& I know who to call for legal questions (HOA attorney)
& I know where association records are stored and how to access them
& I am using the association email address for board business

Notes / Open Items