# 8 Mistakes Self-Audit

Eight questions about your own association. Answer honestly — every "no" is a mistake I made and paid for. Each one has a single next action; do that one thing and move on.

| # | The mistake | Ask yourself | Yes / No | If the answer is no — the one thing to change | Done? |
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| 1 | Not knowing the numbers | Can you state your operating balance, your reserve balance and who is behind on assessments — right now, without looking? | | Pull the last 12 months of statements and the current budget, and read them end to end once. You cannot make decisions off a checking balance. | |
| 2 | Keeping every dollar in checking | Is money transferred into a reserve account every month, on a schedule, in line with a savings plan? | | Set up a standing monthly transfer. It keeps large sums out of checking, shows you how you are tracking, and gives you a clean reserve balance whenever you have to report one. | |
| 3 | Patching instead of planning | Do you have a capital plan and an inspection schedule — not just a list of things that have broken? | | Book an inspection and build a capital plan from it. You cannot outsource your way out of not having a plan; hiring a manager does not create one. | |
| 4 | Not reading your governing documents | Before the association last paid for a repair, did someone check whether the declaration actually put it on the association? | | Read the maintenance responsibilities section before authorising the next repair. Once you have covered one owner's repair, every owner expects the same treatment. | |
| 5 | Confusing handy with strategic | Is the board's maintenance effort going to planned, prioritised work rather than whatever is most visible? | | Write down the major systems and their remaining life. Being busy on menial tasks while the roof reaches end of life is not maintenance. | |
| 6 | Avoiding hard conversations about money | If assessments need to rise, has the board actually put a number and a date in front of owners? | | Raise them gradually and early, with the plan shown. Every month you delay makes the eventual jump bigger and the owners angrier. | |
| 7 | Keeping the whole HOA in your head | If you stepped down tomorrow, would the next board have the records, decisions and vendor agreements without asking you? | | Move everything to a shared account today — inbox, drive, minutes, vendor terms. Whatever lives in a personal account walks out the door with the person. | |
| 8 | Trying to do everything alone | Is the work genuinely shared, or is one person carrying it and quietly considering resigning? | | Build systems that make it easy to share the load. Work done imperfectly by three people beats work done perfectly by one person who is about to quit. | |
| **Score** | | | | | |

*Every one of these came from the same place: winging it. It is never too late to course correct.*