

Board Coverage Template

Titles do not divide the work on a small board — areas of focus do. Put a name against every row. Any row with an empty owner is something nobody is watching.

Area	What it covers	Who's watching it	Backup	Last reviewed	Gap?
Financial awareness — fiduciary duty applies to every member, not just the treasurer					
Financial awareness	Any board member can answer "how much do we have in reserves?" without looking it up				
Financial awareness	View-only bank logins exist for every board member — see the accounts, cannot move money				
Financial awareness	The budget lives in a shared spreadsheet, not on one person's laptop				
Financial awareness	A one-page snapshot is posted every month: operating balance, reserve balance, who's behind				
Financial awareness	Someone checks the monthly reserve transfer actually happened				
Maintenance and vendor responsiveness — whoever sees it should be able to act					
Maintenance & vendors	A shared vendor list exists with contact info, contract terms and authorization thresholds				
Maintenance & vendors	Every contract renewal date is on a shared calendar with a reminder 60 days out				
Maintenance & vendors	The board has agreed a spend limit any member can authorize without a vote				
Maintenance & vendors	That limit is checked against the declaration and bylaws — many already specify one				
Maintenance & vendors	Anyone can get a quote and book an emergency repair inside the threshold				
Owner communication — owners do not care which member replies, only that someone does					
Owner communication	A single board email address forwards to every member				
Owner communication	Association business is off personal email entirely				
Owner communication	Every owner enquiry gets a response within 48 hours from whoever sees it first				
Owner communication	Documents live in one shared drive folder, not scattered across four laptops				
Owner communication	Meeting minutes are written and stored where the whole board can reach them				
Titles — file them, then forget them for day-to-day operations					
Titles (legal only)	President, treasurer and secretary named for state filings				
Titles (legal only)	Registered agent designation current				
Titles (legal only)	Bank signature cards match the people actually serving				

Shared Vendor List

The list that lets anyone on the board act. Contract renewal dates are where lapses hide — put every one on a shared calendar with a reminder 60 days out.

Service	Vendor	Contact	Contract start	Renewal date	60-day reminder set	Annual cost	Who can authorize	Spend limit
Landscaping								
Snow removal								
General cleaning								
Elevator maintenance								
Trash / recycling								
Pest control								
HVAC / boiler								
Plumbing								
Electrical								
Roofing								
Insurance broker								
Accountant / bookkeeper								
Fire and life safety								
Laundry								
Window cleaning								
Total annual vendor spend								