

2026 EDITION

CondoWorkbook

The Complete Condo Ownership Workbook

Responsibility matrices, due diligence checklists, risk scorecards, maintenance trackers, and question scripts — everything you need to protect your investment.

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How to Use This Workbook

This workbook is designed to be your permanent reference for condo ownership. Here is how to get the most from it:

Start with Section 1 (Terminology) if you are new to condo ownership. It explains how condos work, where your responsibility begins and ends, and the key documents that govern your community.

Fill in the Responsibility Matrix (Section 2) with your CC&Rs open beside you. The pre-filled reference shows typical patterns. The blank "After Document Review" copy is where you record what your specific CC&Rs say. This becomes your go-to reference for any repair question.

Use the Due Diligence section (Section 3) when buying a condo or evaluating your current HOA's health. Work through the 15-document checklist, then complete the worksheets to score what you find.

Score your risk (Section 4) using the reserve scorecard, assessment risk calculator, and insurance gap analysis. These worksheets turn subjective feelings about your HOA into objective scores you can act on.

Track ongoing maintenance (Section 5) with the seasonal schedule, contractor log, incident log, and warranty tracker. Consistent tracking prevents small issues from becoming expensive emergencies.

Prepare for conversations (Section 6) using the question scripts before meeting with your HOA board, property manager, insurance agent, or a selling agent. Knowing what to ask — and what good versus bad answers sound like — is your best protection.

Print tip:

This workbook is optimized for letter-size paper (8.5 × 11 in). For the best experience with fillable sections, print in black and white on standard paper and use a pen to complete the worksheets. You can also fill it in digitally using a PDF annotation tool.

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Pre-Filled Reference Matrix

This matrix shows typical responsibility assignments across 30 common condo components. Use it as a starting point, but always verify against your specific CC&Rs — every association is different.

COMPONENT	HOA TYPICAL	OWNER TYPICAL	NOTES
Roof	Yes — structure & membrane	No (usually)	Check CC&Rs for leak-origin clauses
Exterior walls	Yes — structure & siding	Interior drywall side	Paint/finish may vary by HOA
Windows	Sometimes — frame/glass	Sometimes — frame/glass	One of the most disputed components
HVAC system	Shared ducting only	Yes — in-unit equipment	Condenser location matters
Plumbing	Main stacks & shared lines	Branch lines from unit shutoff	Leak origin determines responsibility
Electrical	Main panels & common wiring	In-unit wiring & panel	Sub-panel typically owner responsibility
Balconies/decks	Structure & waterproofing	Surface maintenance	Check if "limited common element"
Front door	Sometimes — exterior side	Sometimes — interior side	Replacement specs often HOA-controlled
Garage/parking	Structure & common areas	Assigned space surface	Gates/doors usually HOA
Drywall & paint	No (interior only)	Yes — all interior surfaces	Water damage source matters
Foundation	Yes	No	Always HOA/common element
Elevator	Yes	No	Common element; funded by reserves
Stairwells	Yes	No	Common area maintenance
Lobby & hallways	Yes	No	Common area — HOA maintains
Pool & spa	Yes	No	Common amenity; check usage rules
Landscaping	Yes — common areas	Exclusive-use patio/yard	Limited common element patios vary

COMPONENT	HOA TYPICAL	OWNER TYPICAL	NOTES
Gutters & downspouts	Yes	No	Part of building envelope
Chimney/fireplace	Shared flue structure	In-unit firebox & damper	Check if chimney is shared
Water heater	Central system (if applicable)	Yes — individual unit tank	Location affects leak liability
Garbage disposal	No	Yes	In-unit appliance
Dishwasher	No	Yes	Owner responsible for supply lines
Washer/dryer	Common laundry room only	Yes — in-unit	Hookup maintenance varies
Smoke/CO detectors	Common area units	Yes — in-unit	Local fire code may apply
Intercom/buzzer	Central system	In-unit handset	Wiring usually HOA
Mailboxes	Yes — USPS regulated	Individual lock/key	Federal regulations apply
Pest control	Common area treatment	In-unit treatment	Some HOAs cover all units
Sewer lines	Main sewer lines	Branch from unit to main	Blockage location matters
Gas lines	Main supply lines	In-unit appliance connections	Licensed work required
Internet/cable wiring	Building infrastructure	In-unit wiring	Bulk agreements may apply
Storage units	Structure	Contents & interior	Limited common element
Attic space	Usually common area	Assigned portions	Check if accessible from unit
Crawl space	Yes	No	Common element under building
Exterior lighting	Yes — common areas	Porch/patio lights	Limited common area fixtures vary
Fencing	Perimeter fencing	Private yard fencing	Style/material often HOA-controlled
Trash enclosures	Yes	No	Common area amenity
Building signage	Yes	No	Address & unit numbers
Security system	Common area cameras/gates	In-unit alarm system	Access control usually HOA

Your Responsibility Matrix — After Document Review

Open your CC&Rs and fill in this matrix for each component based on what your governing documents actually say. Compare to the reference matrix to spot where your community differs from typical patterns.

Component	HOA Responsible?	Owner Responsible?	CC&R Section	Notes
Roof				
Exterior walls				
Windows				
HVAC system				
Plumbing				
Electrical				
Balconies/decks				
Front door				
Garage/parking				
Drywall & paint				
Foundation				
Elevator				

Repair Responsibility Worksheet

When a repair issue arises, use this worksheet to work through the 6-step decision tree and document your findings. Make a copy for each incident.

Incident Details

ITEM	YOUR INFORMATION
Date of issue	
Component / system affected	
Specific location in building	
Description of problem	
Estimated repair cost	

Decision Tree Walkthrough

Step 1: What is the specific component?

Step 2: CC&R definitions section says:

Step 3: Classification (unit / common / LCE):

Step 4: Maintenance section assigns to:

Step 5: Amendments or resolutions that apply:

Step 6: HOA response (get in writing):

Conclusion

Based on your analysis, who is responsible?

☐ **HOA** ☐ **Owner** ☐ **Shared** ☐ **Unclear — need HOA confirmation**

15-Document Due Diligence Checklist

Request these documents before making an offer or during your inspection period. The priority column tells you which documents are essential versus nice to have.

1. CC&Rs (Declaration) MUST-HAVE

KEY QUESTIONS TO ASK

- Who is responsible for each building component?
- What are the use restrictions?

RED FLAGS

- Excessive transfer fees
- Unusual pet/rental restrictions

Received? ☐ Date reviewed: _____

Your findings & notes:

2. Current operating budget MUST-HAVE

KEY QUESTIONS TO ASK

- Are dues covering operating costs?
- What percentage goes to reserves?

RED FLAGS

- Reserve contribution below 10%
- Budget deficit

Received? ☐ Date reviewed: _____

Your findings & notes:

Questions for: HOA Board Members

Questions to ask your HOA board at meetings or in writing. These help you understand the financial health, maintenance plans, and governance of your community.

Financial Health

What is the current reserve fund balance and percent funded?

Why ask: The percent funded ratio is the single best indicator of financial health. Below 50% means special assessment risk is elevated.

GOOD ANSWER

Specific number and percentage, ideally 70%+ funded, with a recent reserve study backing it up.

RED FLAG ANSWER

"We're fine" or "I'm not sure of the exact number" — vagueness about reserves is a red flag.

When was the last reserve study conducted, and has the board adopted its funding recommendations?

Why ask: A reserve study is only useful if the board actually follows its recommendations. Many boards commission studies but ignore the suggested contribution increases.

GOOD ANSWER

Study within last 3 years, funding plan adopted and implemented.

RED FLAG ANSWER

Study is 5+ years old, or board has not adopted the funding plan.

What is the current delinquency rate on assessments?

Why ask: High delinquency (over 10%) means the HOA cannot collect enough revenue to fund operations and reserves, which increases risk for paying owners.

GOOD ANSWER

Below 5%, with active collection procedures in place.

RED FLAG ANSWER

Above 10%, or the board does not track delinquency closely.

Are there any planned or anticipated special assessments in the next 2-3 years?

Why ask: Boards often know about upcoming capital needs before they become formal assessments. This question surfaces projects in the pipeline.

GOOD ANSWER

Specific answer referencing capital plan and funding strategy — even if projects are planned, a funded plan is reassuring.

RED FLAG ANSWER

"We don't think so" without referencing any analysis or reserve study.

Maintenance & Capital Projects

Questions for: Insurance Agent

Questions to ask your insurance agent (or the HOA's agent) when buying or reviewing your HO-6 condo insurance policy. The goal is to close coverage gaps between the master policy and your personal policy.

Master Policy Understanding

What type of master policy does the HOA have — bare-walls, single-entity, or all-in?

Why ask: This determines how much interior coverage you need on your HO-6. Bare-walls means you insure everything inside the drywall. All-in means original fixtures are covered.

GOOD ANSWER

Specific policy type with clear explanation of what it covers and does not cover.

RED FLAG ANSWER

"I'd have to look that up" — your agent should know or ask to review the master policy declarations page.

What is the master policy deductible, and can it be passed to individual owners?

Why ask: If the HOA deductible is \$25,000 and your unit causes a claim, you could be personally liable for that deductible. Your loss assessment coverage must be high enough.

GOOD ANSWER

Specific deductible amount with recommendation to match your loss assessment coverage accordingly.

RED FLAG ANSWER

Agent does not know the deductible or does not recommend adequate loss assessment coverage.

Does the master policy include ordinance/law coverage for building code upgrades?

Why ask: After a major loss, building repairs may be required to meet current code — which can be significantly more expensive. If the master policy does not cover this, owners may face a special assessment.

GOOD ANSWER

Yes, with adequate limits, or a recommendation to add an ordinance/law endorsement to your HO-6.

RED FLAG ANSWER

"I don't know" or no consideration of code upgrade exposure.

HO-6 Coverage

Is my dwelling coverage (Coverage A) high enough to cover all improvements I have made to the unit?

Why ask: Renovated kitchen, new bathroom, hardwood floors — none of these are covered by the master policy. Your HO-6 dwelling coverage must reflect the full replacement cost of your improvements.

GOOD ANSWER

Agent reviews your improvements list and recommends adequate coverage with a replacement cost basis.

RED FLAG ANSWER

Agent accepts a generic dollar amount without understanding your actual improvements.

CONDOWORKBOOK

That was 12 of 140 pages.

The full CondoWorkbook gives you everything you need to settle
who pays for what in your building:

- Fill-in responsibility matrix for 30+ building components
- Repair responsibility worksheets and an incident log
- 15-document buyer due diligence checklist
- Risk scoring for special assessments, insurance and litigation
- Maintenance calendar, contractor log and warranty tracker
- Word-for-word questions for your board, manager, insurer and agent

Get the full workbook, \$19

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