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The Self-Managed HOA Guide

Everything a volunteer board needs to run an HOA without a management company

A practical, in-depth guide to running your own HOA without a management company. Free to read, organized so you can work through it start to finish or jump straight to what you need.

CONTENTS

1

GETTING ORGANIZED

Board Roles & Responsibilities

Most HOA boards have three to five members, elected by the membership for terms set in the bylaws -- often one to two years, frequently staggered so the entire board does not turn over at once. Your specific bylaws define the exact structure, but the roles below are close to universal.

President

Runs board meetings, is usually the primary point of contact with homeowners and outside parties (attorneys, vendors, the county), and typically has authority to sign on the association's behalf for routine matters. The president does not unilaterally make board decisions -- actions still require a board vote -- but does set the agenda and keep meetings moving.

Secretary

Keeps official records: meeting minutes, the membership roll, and official correspondence. In a self-managed HOA, the secretary is often the person who ends up being the institutional memory of the association -- the one who can answer "wait, when did we actually vote on that?" This role matters more than it sounds like it should, because undocumented decisions are one of the most common sources of later disputes.

Treasurer

Handles dues collection, financial reporting, and the annual budget process. Many associations require some form of annual budget, and increasingly a reserve study projecting future major expenses. The treasurer role is also the one most commonly outsourced even in an otherwise self-managed association -- hiring an accountant or bookkeeper for the mechanics while the treasurer sets policy and reviews the numbers is common and often worth the cost.

Additional roles on larger boards

Associations with five or more board members sometimes add a vice president (covers for the president, sometimes chairs a specific committee like ARC) and an at-large member with no fixed portfolio, available to take on whatever the board needs -- chairing a violations committee, leading a specific project, or simply providing another vote and perspective.

Can one person hold two roles?

It depends on your bylaws. Very small associations sometimes explicitly allow combining roles out of necessity. Others prohibit certain combinations -- most commonly, keeping treasurer separate from any role with check-signing authority, as a basic financial control. Check your specific bylaws before assuming either way.

The real challenge: surviving turnover

The hardest part of running a self-managed board usually isn't any single role -- it's what happens when the person who understood how everything worked rotates off the board and nobody wrote it down. A self-managed HOA has no institutional memory beyond what the current board happens to remember or document. The associations that handle this well share one habit: they write things down as they happen, not from memory afterward -- meeting minutes the same day, a violation logged when it's observed, a decision recorded the moment it's made.

FREQUENTLY ASKED QUESTIONS

How many board members does an HOA need?

Almost always at least three, though your bylaws set the exact number -- typically president, secretary, and treasurer. Larger associations often use five or more.

What does an HOA secretary actually do?

Keeps official records -- meeting minutes, membership rolls, and correspondence -- and is often the person responsible for making sure decisions get documented, not just discussed.

Can one person hold two board positions?

It depends on the bylaws. Some allow it for small boards; others prohibit combining certain roles, most commonly treasurer with check-signing authority.

Making the transition easier

Formtabulous keeps your association's records -- elections, violations, ARC requests, homeowner communication -- in one place that survives board turnover, instead of scattered across whoever's personal inbox happened to handle it.

Board Elections

For a self-managed board, the recurring election failures are rarely about sophisticated fraud. They are almost always about improvising a process that needs a documented chain of custody -- who had access to ballots, when they were collected, who counted them, and whether the result can be reconstructed later if challenged.

The board should not run its own election

This is the single biggest self-managed failure mode. When the current board controls the notice, receives the ballots, decides which ones are valid, counts them, and announces that it won, the process looks compromised even when everyone involved is completely honest. Some states go further -- California, for example, generally requires an independent election inspector responsible for challenges, counting, and determining the result.

Build a chain of custody, not just a ballot box

A board doesn't need sophisticated election technology, but it does need a process that makes manipulation difficult and reconstruction possible after the fact. Before ballots go out, establish: who is eligible to vote, how proxies (if permitted) are verified, who has access to ballots once submitted, when the deadline is and whether it can be extended, and who counts the results.

- Establish voter eligibility before any ballots are sent
- Use a documented method for issuing and receiving ballots
- Never let a candidate or an interested board member count votes
- Preserve records after results are announced -- don't discard the underlying tally
- Decide the tie-breaking procedure before you need it, not after

Secrecy matters even when nobody suspects fraud

If ballots are identifiable -- shown by a hand count, or stored in a way that links a vote back to a unit -- homeowners can reasonably question whether people felt pressured, or whether results were selectively counted. A genuinely secret ballot means no one, including the board, can trace a specific vote back to the unit that cast it.

Notice and quorum defects are the most common challenge

An election can be challenged before a single ballot is counted if the notice was late, sent to the wrong address, or missing required information. Confirm quorum requirements against your governing documents before the election, not after -- and don't confuse "ballots received" with "votes cast for a particular candidate" when calculating whether quorum was met.

> *A well-meaning volunteer collecting a stack of proxies from neighbors to help reach quorum can look like undue influence even with no dishonest intent -- especially if that volunteer is also a candidate. Keep proxy collection separate from anyone with a stake in the outcome.*

3

RUNNING YOUR MEETINGS

Meetings & Quorum

The most common first-year board mistake is treating an annual membership meeting and a board meeting as the same thing. They are not. Different participants, different quorum calculations, different notice rules, and different authority -- mixing them up can make decisions invalid.

Two different meetings

	Annual / Membership Meeting	Board Meeting
Participants	Homeowners and members	Directors of the board
Quorum basis	Voting interests (lots/units)	Number of directors
Business	Elections, amendments, member-approval matters	Operational decisions delegated to the board
Proxies	Generally permitted	Directors generally cannot vote by proxy

Five directors sitting around a table cannot transform a board meeting into a membership meeting by putting a member-action item to a vote. Label every agenda item before the meeting: Board Action or Membership Action.

Read the governing documents first

Before setting a date or drafting a notice, find: the required annual meeting date/window, notice deadline and delivery method, quorum percentage, whether proxies are permitted, the director election procedure, and what happens if quorum fails. Don't assume a percentage or notice window you found online applies to your association -- those are state defaults, and your governing documents may require something stricter.

Notice: content, method, timing

A defective notice can invalidate the meeting and every action taken at it -- including an election -- before a single ballot is counted. At minimum, include date, time, location, agenda items, election information, and proxy instructions if applicable.

State	Notice window	Agenda required?
Texas	10-60 days (nonprofit corp default)	Check governing docs
Florida	14 days	Annual: generally no; Special: yes
North Carolina	10-60 days	Yes -- required

Don't copy last year's notice without reviewing it. If this year's meeting involves an election, an amendment, or a director removal, the content and timing requirements may be different.

Calculating quorum

Quorum is not "how many people showed up." It is the number of voting interests that must be represented -- in person or by valid proxy -- before the membership can conduct business. Two spouses who co-own one lot do not represent two votes.

State	Default member quorum	Default board quorum
Texas	10% (nonprofit corp default)	Check governing docs
Florida	30% unless bylaws lower	Check governing docs
North Carolina	10%	50% of board votes

What to do when quorum isn't met

Don't say "everyone here agrees, so let's just vote." Call the meeting to order, announce the quorum calculation exactly, state that quorum was not achieved, and do not conduct business requiring membership action. Document everything -- a failed meeting is still an event that needs minutes.

State	What happens after a failed quorum
Texas	Check governing documents -- no automatic reduction in statute
Florida	Adjourn to a new date, announced before adjournment or properly re-noticed
North Carolina	Next meeting's quorum is cut in half, with successive halving until achieved

Board meetings: notice, open meetings, executive session

Board meeting notice is typically shorter than membership notice but still required. In most states, board meetings must be open to members even though members don't vote -- a quorum of directors discussing association business in a group text or a call before the "real" meeting can itself count as a board meeting in some states. Executive session is a narrow exception for specific categories (personnel, litigation, attorney communications), not a general privacy button.

Minutes

Minutes are the official record of what the association formally did, not a transcript. Include meeting type, date, presiding officer, proof of notice, quorum calculation, every motion with maker and seconder, vote counts, and adjournment time.

> *Good: "Motion by Smith, seconded by Jones, to approve the landscaping contract for $12,000. Passed 4-1." -- Bad: "There was a long discussion and people seemed pretty divided."*

> *This chapter uses Texas, Florida, and North Carolina as illustrative examples of meaningfully different state approaches. The free companion checklist at the link below covers all 50 states.*

Free state-specific meeting checklist

Download a printable before/during/after checklist built for your specific state's notice, quorum, and minutes requirements -- all 50 states covered.

formtabulo.us/hoa-meeting-checklist »

4

KNOW YOUR RULES

Governing Documents Explained

Every HOA operates under a small stack of documents that, together, define what the association can require of homeowners and how the board itself is supposed to run. They are not interchangeable -- each has a different legal weight and a different process for changing it. Understanding the hierarchy tells you what the board can decide on its own versus what requires a membership vote.

The hierarchy, from strongest to weakest

1. Declaration of Covenants, Conditions & Restrictions (CC&Rs) -- the top of the stack
2. Bylaws -- governs the association's internal operations
3. Rules & Regulations -- board-adopted, must stay within what the CC&Rs and bylaws already allow
4. Board resolutions / policies -- most specific and easiest to change, still bound by everything above

A document lower on this list can never override one higher on the list. If your Rules & Regulations say something that contradicts the CC&Rs, the CC&Rs win.

CC&Rs -- the actual rulebook

The Declaration is the primary legal document for the community. It is recorded with the county against the land itself, meaning it binds every current owner and every future buyer automatically. CC&Rs typically cover architectural standards, permitted and prohibited property uses, maintenance obligations, and the association's authority to levy assessments and enforce violations -- along with the process required to amend the document itself, usually a supermajority membership vote. Because CC&Rs are recorded, they are public record, obtainable from your county recorder or clerk's office if your association doesn't have a copy on hand.

Bylaws -- how the board operates

Bylaws govern internal structure: board size, officer positions, election timing, meeting quorum requirements, and how the bylaws themselves can be amended. Unlike CC&Rs, bylaws are generally not recorded against the property -- they typically only exist in the association's own records, and can be harder to locate than CC&Rs if nobody kept a copy.

Rules & Regulations -- the board's own additions

Boards can typically adopt or amend rules on their own, without a membership vote -- but only within whatever authority the CC&Rs already grant. A board cannot use a "rule" to create an entirely new restriction the CC&Rs never contemplated; it can only add detail and specificity to what's already there. Common examples: parking restrictions, amenity hours, and detailed fine schedules.

If your community has been amended over the years

When a recorded amendment exists, it must be read together with the original document -- the amendment only changes the specific sections it addresses. Keep a record of exactly which version of each document is currently in effect and its effective date, since this matters if a violation or dispute hinges on which version of a rule applied at a given time.

FREQUENTLY ASKED QUESTIONS

What is the difference between CC&Rs and Bylaws?

CC&Rs govern what homeowners can do with their property and are recorded against the land, binding every owner and future buyer. Bylaws govern internal board/membership operations and are not recorded.

Can Rules and Regulations override the CC&Rs?

No. Rules sit below the CC&Rs in authority and cannot contradict them. A board can adopt rules on its own only within whatever authority the CC&Rs already grant.

What if I can't find my HOA's governing documents?

CC&Rs are recorded public documents, typically available from the county recorder. Bylaws are not recorded -- check with a previous board or management company.

Violation Enforcement

Why "we're pretty sure they broke the rules" isn't enough

Most HOA violation disputes are not actually about whether a rule was broken. They are about whether the board followed a fair, documented process to enforce it. A homeowner who genuinely painted their fence the wrong color has a much stronger case against the board if the notice was verbal, undated, didn't cite a specific rule, or gave no opportunity to fix the problem before a fine showed up. This is due process: fair notice of what was done, what rule it violated, and a real chance to respond before the board's decision becomes final.

What a proper violation notice includes

- The specific rule or provision violated -- not "please maintain your property" but the actual section, quoted or clearly referenced
- What was observed -- specific enough to know exactly what to fix, with a date
- A cure period, if the violation is correctable -- a defined window to fix it
- What happens if it isn't corrected -- the next step
- Hearing rights, where applicable

Cure periods: what they actually are

A cure period (or correction period) is the time a homeowner has to fix a violation before enforcement escalates. Most states require a reasonable cure period whenever the violation can actually be corrected -- an overgrown lawn or an unapproved paint color are curable; a one-time noise complaint generally isn't. "Cure" is standard legal terminology but means little to a first-time homeowner -- plain language like "you have until [date] to correct this" lands much better in homeowner-facing communication.

Hearing rights

Several states -- Texas and North Carolina among them -- give homeowners a right to request a hearing before the board can finalize a fine, and some states (Florida is a notable example) require fines above a certain threshold to be reviewed by an independent committee rather than approved directly by the board. The mechanism differs by state, but the principle is consistent: a contested fine generally can't just be decided unilaterally by the same people who issued the notice. Practically: tell the homeowner they can request a hearing, give a real deadline, and actually hold it before finalizing anything.

Fines: what tends to hold up

Fine amounts and caps vary significantly by state. Because of that variation, the safest approach for a self-managed board is to adopt a written fine schedule in advance, apply it the same way to every violation of the same type, and check your state's specific statute and governing documents before relying on a number seen elsewhere.

Keeping a real paper trail

Nearly everything above comes down to one practical habit: write it down, every time, the same way. A board that verbally warns one homeowner and formally notices another for the same violation has created its own inconsistency problem. The strongest enforcement record is boring -- a dated notice, a cited rule, a defined deadline, and a log of what happened next, for every case, every time.

FREQUENTLY ASKED QUESTIONS

Can an HOA fine a homeowner without a hearing?

In most states, no -- not for a contested fine. Many state statutes and most governing documents require written notice and an opportunity to request a hearing before a fine becomes final.

What is a cure period?

The window of time a homeowner is given to fix a violation before further action -- a fine, hearing, or escalation -- can proceed.

Does a violation notice have to cite a specific rule?

In many states, yes. A notice that never cites what rule was broken is one of the easiest things for a homeowner to successfully challenge.

If you'd rather not track this by hand

Formtabulous's Violations tool builds this process in directly -- every violation requires a cited rule, every notice sent is permanently recorded exactly as it went out, and the full enforcement timeline is documented automatically as you work.

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6

KNOW YOUR RULES

Fine Limits by State

"What's the max fine an HOA can charge?" doesn't have one answer -- it depends entirely on the state. Texas sets no dollar ceiling at all. North Carolina caps a single fine at $100 with no statutory limit on how high a daily fine can add up. Florida caps both the single fine and the total, and requires an independent committee to approve every fine before it can be imposed.

Rule	Texas	North Carolina	Florida
Per-violation cap	None	$100	$100*
Daily / recurring fine	No prescribed amount	Up to $100/day after 5 days	Up to $100/day*
Aggregate cap	None	None currently	$1,000*
Independent hearing panel?	No	Optional	Yes, every fine

* Florida's statute expressly allows the governing documents to provide otherwise.

Texas -- Property Code SS209.006, 209.0061, 209.007

Texas sets no statewide dollar ceiling on HOA fines, either per violation or in aggregate for a continuing violation. What the statute does require is process: SS209.0061 requires an association authorized to fine to adopt a written enforcement policy with categories of violations and a fine schedule, but does not prescribe a maximum amount. SS209.006 requires notice and, for a curable violation, a reasonable opportunity to cure before a fine. SS209.007 gives the homeowner a right to a hearing before the board itself -- Texas does not require an independent panel. Because state law supplies no dollar ceiling, the association's own written fine schedule effectively becomes the operative limit.

North Carolina -- G.S. SS47F-3-107.1

A single fine is capped at $100. If the violation continues, the association may add up to $100 for each day it persists beyond five days after the decision, without holding another hearing for each additional day. The statute does not currently cap how high that daily total can climb -- there is no built-in aggregate ceiling like Florida's. The hearing may be held before the executive board itself, or before an adjudicatory panel of association members who are not officers or board members, at the board's option.

Worth watching: legislation considered in the 2025-26 session would add a $2,500 aggregate cap to this daily-fine mechanism. As of this writing, that change had not been enacted.

Florida -- Fla. Stat. SS720.305(2)

The most prescriptive of the three. A single fine is capped at $100, and a continuing violation may be fined per day but the total may not exceed $1,000 in the aggregate, unless the governing documents provide otherwise. Florida also has the strongest independent-review requirement: the homeowner must receive at least 14 days' written notice of the right to a hearing, held before a committee of at least three members who are not officers, directors, employees, or certain relatives of those people. The committee has genuine veto power -- if it does not approve the fine by majority vote, the fine cannot be imposed.

What this means if you're building a fine schedule

North Carolina's $100/day rule and Florida's $1,000 aggregate cap are not equivalent, even though both start from a $100 figure. North Carolina currently allows the daily fine to keep accumulating with no statutory ceiling; Florida expressly stops the statutory total at $1,000 unless the governing documents say otherwise. A fine schedule copied from one state to another without checking this distinction could either under-fine or, more seriously, exceed a legal cap.

FREQUENTLY ASKED QUESTIONS

Is there a maximum HOA fine in Texas?

No. Texas Property Code sets no statutory dollar ceiling. The association's own written fine schedule is the operative limit.

What is the maximum HOA fine in North Carolina?

Currently $100 per violation, plus up to $100/day after five days if uncorrected, with no statutory aggregate cap.

What is the maximum HOA fine in Florida?

$100 per violation with a $1,000 aggregate cap, unless governing documents provide otherwise. Every fine requires independent committee approval.

7

DAY-TO-DAY OPERATIONS

Communicating with Homeowners

For self-managed HOAs, communication is one of the easiest places to accidentally create legal exposure -- not just because of what the board says, but who said it, through what channel, to whom, and whether the association can later prove what happened.

Announcement vs. legal notice

A casual "reminder: annual meeting next Thursday" is communication. If governing documents or state law require a particular notice period, delivery method, and content, that email may not be the legally operative notice. Keep these conceptually separate, especially for meetings, elections, hearings, assessments, and violations, all of which typically have prescribed notice procedures.

Sent is not the same as noticed

A common assumption is sent = received = legally noticed. Those are three different things. For an important notice, know which owner was entitled to receive it, what address was on record, what method was required, when it was sent, and whether delivery actually succeeded.

Personal email is a liability, not a convenience

When board correspondence lives in a volunteer's personal Gmail -- complaints, violation correspondence, vendor contracts, meeting notices -- the association has to recover its own records from a personal account the moment that volunteer doesn't get reelected. Even with nothing improper happening, that's a fragile records architecture. Every official HOA communication should belong to the association, not the officer who happened to send it.

Text messages create the same problem, faster

A quick text thread deciding a fine or approving a vendor is convenient in the moment, but six months later nobody can answer "when did the board actually authorize this?" The issue isn't that texting is prohibited -- it's that governance decisions made this way are difficult to preserve, retrieve, and authenticate later.

> *HOA boards often communicate like neighbors, but they're governing a legal entity. A casual pool reminder is fine over text. An election, violation, hearing, assessment, or board action needs a much more disciplined communication trail.*

8

DAY-TO-DAY OPERATIONS

Finances, Dues & Reserves

Self-managed doesn't mean every function has to be handled entirely in-house. Finances are the area where most self-managed associations still hire out the mechanics -- an accountant or bookkeeper -- while the board itself sets policy, approves the budget, and reviews the numbers. That split is common and usually worth the cost.

Dues collection

Regular assessments fund the association's ongoing operating expenses -- landscaping, insurance, utilities, and contributions toward reserves. The board's job is consistency: the same collection schedule, the same process for late payments, applied the same way to every homeowner. Inconsistent dues enforcement creates the same dispute risk as inconsistent violation enforcement.

The annual budget

Most associations are required, by governing documents or state law, to adopt an annual budget and often share it with the membership before it takes effect. A reasonable process: review the prior year's actual spending against budget, account for known upcoming costs, and set dues at a level that covers operations plus a contribution toward reserves -- not just enough to get through the current year.

Reserve funds

A reserve fund is money set aside specifically for large, infrequent expenses -- a roof replacement, repaving a parking lot, replacing a pool. Many states require or strongly encourage a reserve study projecting when major components will need replacement and how much that will cost, so the association can fund toward it gradually. An underfunded reserve doesn't make the expense go away -- it just converts a predictable, gradual cost into a sudden special assessment when the roof actually fails.

Special assessments

When regular dues and reserves aren't enough, the board typically has authority to levy a special assessment, subject to whatever approval process the governing documents require -- which may include a membership vote above a certain dollar threshold. Special assessments are a normal part of HOA finance, but frequent ones are usually a symptom of underfunded reserves rather than genuinely unpredictable expenses.

When to hire out the bookkeeping

A volunteer treasurer with a full-time job elsewhere is rarely the right person to personally track every dues payment, reconcile bank statements, and prepare year-end financials for a community of any real size. Hiring an accountant or bookkeeper for these mechanics -- while the treasurer and board retain decision-making authority -- is one of the most common and least controversial ways a self-managed association still uses paid outside help.

FREQUENTLY ASKED QUESTIONS

Does an HOA need a reserve fund?

Most states require or strongly encourage reserve planning. Even where not required, a reserve fund protects against a large, unexpected special assessment.

Can a self-managed HOA still hire an accountant?

Yes, and it's common. Many self-managed associations hire an accountant for the mechanics of financial recordkeeping while the treasurer sets policy.

What happens if an HOA runs out of money?

The board typically has authority to levy a special assessment -- exactly the scenario a properly funded reserve is meant to prevent.

> *To be upfront: Formtabulous is a communication, governance, and enforcement platform. It does not currently handle dues collection or financial accounting. If you need software specifically for HOA bookkeeping, look for a tool built for that.*

Insurance Basics

Most self-managed boards think about insurance once, when the association is first formed, and rarely revisit it. That's reasonable for most coverage -- but one gap in particular is worth actively checking for, because it exposes volunteer board members personally, not just the association.

The master policy

Most associations carry a master policy covering common areas and shared structures the association is responsible for, and general liability for incidents on common property. What it does and doesn't cover varies by association type and specific policy -- worth reviewing with an insurance agent who understands community associations specifically. A master policy generally does not cover the interior of individual homes or personal property.

Directors & Officers (D&O) insurance

This is the coverage worth double-checking specifically. D&O insurance protects individual board members personally from lawsuits arising out of decisions made as volunteers -- a homeowner suing over how a violation was handled, how an election was run, or a board vote. Without it, a board member can be personally exposed to legal defense costs and potential judgments, even for good-faith decisions.

Most states offer some statutory protection for volunteer board members acting in good faith, but this protection typically has real limits -- it usually doesn't cover everything, and doesn't eliminate the cost and stress of being named in a lawsuit. D&O insurance is what actually covers legal defense and potential judgment.

Fidelity / crime coverage

Covers the association against theft or embezzlement by someone with access to association funds -- a board member, a bookkeeper, or a management company. Particularly relevant for a self-managed association where a volunteer treasurer has direct access to bank accounts with limited outside oversight.

Getting the right agent

A general business insurance agent may not fully understand the specific risks a community association faces. Look for an agent or broker experienced with HOA and community association coverage -- they'll know what's standard for associations of your type and size, and are more likely to flag a real gap like missing D&O coverage.

FREQUENTLY ASKED QUESTIONS

What is D&O insurance for an HOA?

Protects individual board members personally from lawsuits arising out of volunteer board decisions. Without it, members can be personally exposed to legal costs.

Are HOA board members personally liable for their decisions?

Depends on circumstances and state law. Most states offer some volunteer liability protection, but it has limits and doesn't replace insurance.

What does an HOA master policy cover?

Typically common areas and shared structures, plus general liability for common-property incidents. Generally not individual home interiors or personal property.

> *While Formtabulous doesn't sell or manage insurance, a documented, consistent enforcement record -- the kind the Violations tool builds automatically -- is exactly the kind of evidence that helps a D&O claim if a board decision is ever challenged.*

Common Disputes & How to Avoid Them

It's tempting to think HOA disputes are mostly about homeowners who disagree with a rule. In practice, the majority of contested cases are about something else entirely: whether the board followed a fair, consistent process. A homeowner who genuinely broke a rule still has a strong practical case against the board if the enforcement was inconsistent, undocumented, or communicated poorly.

Inconsistent enforcement

The single most common source of dispute. If one homeowner gets a formal notice for an overgrown lawn and their neighbor with the identical problem gets nothing, the first homeowner has a genuine grievance -- and in many states, a legal one, since selective enforcement can undermine the association's ability to enforce a rule at all going forward. The fix is procedural: apply the same rule the same way to every violation of that type, and keep a record showing you did.

Undocumented decisions

"We discussed it and decided X" is not the same as a documented board decision. When a dispute ends up contested, the board's position is only as strong as what was actually written down at the time -- meeting minutes reflecting a vote, a dated notice, a recorded decision with the reasoning behind it.

Verbal warnings instead of written notice

A board member mentioning a violation to a neighbor in passing feels friendlier than a formal letter, but creates a real problem: no record of when the homeowner was actually notified, what was said, or what rule was cited. Verbal conversations are fine as an informal first step -- but anything that might escalate needs a written record.

Communication that doesn't reach everyone

Relying on word of mouth or an informal phone tree means some homeowners find out about meetings, votes, or deadlines and others don't. Many states have specific notice requirements for meetings and votes, and uneven communication can put those requirements at risk. A single official channel that reaches every homeowner the same way removes this as a source of dispute entirely.

Ambiguous or outdated governing documents

Some disputes genuinely come down to a governing document that's unclear, silent on the situation at hand, or was written decades ago for circumstances that no longer apply. These are worth flagging for a future amendment rather than stretching an ambiguous provision -- a strained interpretation is much easier to successfully challenge than a clearly applicable one.

When to bring in an attorney

Not every dispute needs a lawyer, but a board should have a relationship with an HOA attorney established before a dispute happens, not scrambling to find one after. Anything contested, anything where litigation becomes a realistic possibility, or interpreting genuinely ambiguous document language is worth the cost of a consult.

FREQUENTLY ASKED QUESTIONS

What is the most common cause of HOA disputes?

Inconsistent enforcement -- the same rule applied to one homeowner but not another.

How can a self-managed HOA reduce disputes?

Consistent, documented process: written notices instead of verbal warnings, the same enforcement policy applied every time, decisions recorded when made.

Should a board involve an attorney in every dispute?

Not every dispute, but a board should have an attorney relationship established before one is needed.

Building consistency into the process

Formtabulous's Violations tool requires a cited rule and permanently records every notice exactly as it was sent, so consistency isn't something the board has to remember to maintain.

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11

KNOWING YOUR LIMITS

Signs It's Time to Hire a Management Company

It's worth being honest about when self-management stops being the right fit. It isn't a permanent commitment or an all-or-nothing decision -- many associations hire outside help for one specific function while keeping everything else self-managed, and some move back and forth over the years as circumstances change.

Nobody wants to run for the board anymore

Self-management depends entirely on volunteer willingness. If the same two or three people have been cycling through every board seat for years with no one else willing to step up, that's a structural sign the volunteer model isn't sustainable for this community anymore, regardless of how well-run things have been.

The community has grown past what volunteer time can cover

A 30-unit association and a 300-unit association are different jobs. There's no fixed number where this tips over, but if board members are spending what feels like a part-time job's worth of hours every week and still falling behind, that's a real signal.

A dispute has exceeded what the board can handle

Straightforward enforcement rarely needs professional management. A genuinely contested legal dispute is usually better addressed by bringing in an attorney for that specific matter rather than handing over general management -- but if disputes are becoming a recurring pattern rather than an occasional exception, that's worth a broader conversation.

The finances have become genuinely hard to keep up with

Many self-managed associations already outsource bookkeeping specifically -- a partial, common step short of hiring a full management company. If even that isn't enough, or if reserve planning and budgeting have become something the board is guessing at rather than managing confidently, that's worth addressing directly.

You don't have to choose all-or-nothing

A management company works for the board, not the other way around -- hiring one doesn't mean giving up governance authority. Common partial arrangements: a company handles bookkeeping and vendor coordination while the board keeps handling violations and elections directly, or vice versa. Management contracts are also not permanent -- typically for a defined term and can be non-renewed.

FREQUENTLY ASKED QUESTIONS

Does hiring a management company mean giving up board control?

No. A management company works for the board -- the board retains decision-making authority and can hire a company for specific tasks.

What's a common trigger for an HOA to stop self-managing?

No one being willing to run for the board is one of the most common triggers, since self-management depends entirely on volunteer bandwidth.

Can an HOA switch back to self-management later?

Yes. Management contracts are typically for a defined term and can be non-renewed.

12

APPENDIX

State-by-State Meeting Reference

Chapter 3 walks through Texas, Florida, and North Carolina in detail as illustrative examples of meaningfully different state approaches. This appendix covers all 50 states at a glance, using standard two-letter state codes. Where a state has no comprehensive HOA meeting statute, the table says so directly rather than guessing -- your declaration, bylaws, and general nonprofit corporation law control in those states. Always verify against your governing documents, which may set a stricter rule than any state default.

Member (annual) meetings -- notice, quorum, and what happens if you miss it

State	Member Notice	Member Quorum	If Quorum Fails
AL	10–60 days for election notice (§35-20-9); other meeting procedure per nonprofit law	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
AK	10–60 days	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
AZ	10–50 days	10% (general nonprofit default, A.R.S. §10-3722) unless governing documents specify otherwise	Follow governing documents; statute does not mandate automatic reduction
AR	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
CA	Governed by §§4920, 5115, 5130 and governing documents	Set by declaration/bylaws	Follow governing documents
CO	10–50 days	Primarily set by declaration/bylaws	Follow governing documents
CT	10–60 days	Set by CIOA/bylaws provisions	Follow governing documents
DE	10–60 days; notice must include agenda or website location	Set by §81-309 / bylaws	Follow governing documents
FL	14 days minimum	30% of total voting interests, unless bylaws provide a lower number	Adjourn to new date; must be announced before adjournment or properly re-noticed. Original business may be conducted at adjourned meeting.
GA	21 days (annual/regular meeting); 7 days (other meetings)	More than 1/3 of voting interests, by default	Follow governing documents
HI	14 days	Set by governing documents	Follow governing documents
ID	Follows Idaho nonprofit corporation law, §§30-30-501/505	Set by governing documents	Follow governing documents
IL	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
IN	Annual budget presented/approved at member meeting; attendance may be in person, by proxy, or other authorized method	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
IA	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law

State	Member Notice	Member Quorum	If Quorum Fails
KS	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
KY	Newer act (effective June 29, 2023); substantially document-driven with statutory requirements	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
LA	New/revised statute effective January 1, 2025 — read with declaration/bylaws	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
ME	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
MD	Per §11B-108, interacting with governing documents	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
MA	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
MI	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
MN	Per §515B.3-108; many details depend on declaration/bylaws	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
MS	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
MO	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
MT	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
NE	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
NV	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
NH	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
NJ	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law

State	Member Notice	Member Quorum	If Quorum Fails
NM	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
NY	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
NC	10–60 days	10% of votes that may be cast for board election, unless bylaws provide otherwise	Meeting may be adjourned by majority vote; next meeting's quorum is cut in half, with successive halving until quorum is achieved
ND	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
OH	Member meeting/election provisions in §5312.04; declaration/bylaws remain important for quorum/proxies	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
OK	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
OR	Per ORS §94.650	Per §94.655; can be declaration-driven	Follow governing documents
PA	Per §5308; declaration can modify many defaults	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
RI	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
SC	Per §27-30-140; many voting/quorum details remain in governing documents	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
SD	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
TN	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
TX	10–60 days for elections/member votes (§209.0056); annual meeting required under §209.014	10% under TX nonprofit corporation default (§22.159), unless governing documents provide otherwise	Check governing documents and applicable corporate law — no statutory automatic reduction
UT	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
VT	Per §3-108, following CIOA framework and declaration	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
VA	Per §55.1-1815	Interacts with bylaws	Follow governing documents

State	Member Notice	Member Quorum	If Quorum Fails
WA	Per §64.90.445 — applicability depends on whether community is governed by 64.90 or older law	Per §64.90.450	Follow governing documents
WV	Per §36B-3-108, CIOA-style provisions	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law
WI	48 hours minimum, unless documents provide otherwise; notice via writing, email, first-class mail, and posting	Not established by statute — set by governing documents	Follow governing documents
WY	Governed primarily by your declaration, bylaws, and general nonprofit corporation law — not a comprehensive HOA meeting statute.	Set by declaration/bylaws	Follow governing documents and general nonprofit corporation law

Board meetings and records retention

State	Board Meetings Open?	Board Notice	Minutes Retention
AL	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
AK	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
AZ	Yes — all board meetings open to members	48 hours (after declarant control); agenda required	Not specified in statute — follow governing documents
AR	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
CA	Yes — regular board meetings open to members	4 days (regular meetings, §4920)	Not specified; minutes must be made available under §4950
CO	Yes — owners must be permitted to attend and speak before board votes	Governed by §38-33.3-308 and bylaws	Not specified in statute
CT	Yes — open board meetings	5 days, unless scheduled or emergency; agenda required	Not specified in statute
DE	Yes — after declarant control period	10–60 days, unless scheduled or emergency	Not specified; written minutes required
FL	Yes — all board meetings open to members	48 hours posted conspicuously, or 7 days if mailed/delivered; agenda required	7 years (official records, including minutes)
GA	Less prescriptive than FL/NC — governed substantially by instrument/bylaws	Set by bylaws	Not specified in statute
HI	Yes — board must meet at least annually, open to owners	Per governing documents and §421J-5	Not specified in statute
ID	Yes	Per governing documents	10 years — unusually explicit statutory requirement
IL	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
IN	Yes — members have right to attend board meetings, with exceptions for delinquent assessments and certain litigation/legal matters	Governed by bylaws	Follow bylaws / general corporate records retention practice
IA	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
KS	Open-meeting and executive-session provisions in §58-4612	Governed by bylaws	Follow bylaws / general corporate records retention practice
KY	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice

State	Board Meetings Open?	Board Notice	Minutes Retention
LA	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
ME	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
MD	Governed by §11B-111 — owner access/open meetings	Governed by bylaws	Follow bylaws / general corporate records retention practice
MA	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
MI	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
MN	Regulated by §515B.3-103/108	Governed by bylaws	Follow bylaws / general corporate records retention practice
MS	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
MO	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
MT	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
NE	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
NV	Yes — open board meetings with statutory notice and executive-session rules under §116.3108	Governed by bylaws	Follow bylaws / general corporate records retention practice
NH	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
NJ	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
NM	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
NY	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
NC	Regular intervals must provide owner attendance/speaking opportunity	Primarily set by bylaws	Not specified in statute — follow governing documents
ND	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
OH	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
OK	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
OR	Regulated by §94.644	Per §94.644	Not specified in statute
PA	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
RI	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
SC	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
SD	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
TN	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice

State	Board Meetings Open?	Board Notice	Minutes Retention
TX	Yes — regular and special board meetings generally open to owners	144 hours (regular) / 72 hours (special) alternative method; mailed notice can involve 10–60 days	Board minutes required; no single statutory retention period specified
UT	Required under §57-8a-226, with statutory executive-session procedures	Per §57-8a-226	Follow bylaws / general corporate records retention practice
VT	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice
VA	Regulated under §55.1-1816 — owner access required	Per §55.1-1816	Not specified in statute
WA	Yes — open board meetings under §64.90.445	Per §64.90.445	Not specified in statute
WV	Open board meetings with statutory executive-session exceptions	Governed by bylaws	Follow bylaws / general corporate records retention practice
WI	Not comprehensively regulated — governed by bylaws	Governed by bylaws	Not specified in statute
WY	Governed by bylaws	Governed by bylaws	Follow bylaws / general corporate records retention practice

State codes above are standard USPS abbreviations. For full statute citations and additional detail (proxy rules, executive session categories), use the interactive state selector at formtabulo.us/hoa-meeting-guide, or download a state-specific printable checklist at formtabulo.us/hoa-meeting-checklist.