Your HOA Help Desk
ROSEMARY T McAVOY

HOA Help Monthly

From Your HOA Help Desk · Rosemary T McAvoy
Practical guidance for association Boards, homeowners and real estate professionals.

NOVEMBER–DECEMBER 2026 · LAUNCH ISSUE

Budgets, Ballots and the Holidays

Clear next steps for year-end decisions, owner questions and buyer due diligence.

Welcome to HOA Help Monthly. After serving on five association Boards and living in managed communities for more than thirty years, I have learned that most HOA problems begin the same way: a missed step, an unanswered question or a job nobody was sure was theirs. Each issue takes one timely topic and shows what Boards, homeowners and real estate professionals can each do next. For many calendar-year associations, and for communities welcoming seasonal residents, November and December bring a crowded agenda, so we begin there.

Rosemary T McAvoy · Past Board President · Author of the HOA Wisdom™ book series

Scope note General guidance applies unless marked otherwise. Florida HOA references concern Chapter 720; condominium requirements (Chapter 718) may differ. Check your state law and your governing documents.

Board Action

For Directors and Board officers

1. **Adopt the budget at a noticed, open meeting.** Make a motion, take the vote and record it in the minutes. Prepare a plain-English note on the three biggest changes so owners hear the reasons from the Board first.

   > **Florida HOA:** The meeting notice must say that assessments will be considered, and a meeting on a special assessment needs written notice to every owner at least 14 days ahead (s. 720.303(2)).

2. **Look hard before you cut the reserves line.** Lowering reserves can keep this year's assessment flat. Reducing reserves now can increase the risk of a special assessment later.
3. **Set the election calendar now.** Start with the annual meeting date in your bylaws and count backward: first notice, candidate deadline, ballots. Put every date on one calendar and give it to the Manager in writing.
4. **Review the insurance at renewal.** Many policies renew January 1. Ask the agent to state the wind deductible in dollars, not only as a percent, and share it with owners.

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5. **Send the holiday rules reminder before the lights go up.** If your rules cover decorations, signs, guest parking or golf carts, send one friendly reminder to everyone. A rule enforced only after a complaint looks selective.
6. **Close out the year's records.** Approve the last minutes, file signed contracts and list every open action item, so the Board that starts in January starts clean.

Homeowner Check

For owners and residents

- When the proposed budget arrives, put it next to last year's and find the lines that changed.
- Go to the budget meeting, or send your questions to the Manager in writing a few days ahead.
- Ask your insurance agent whether your policy includes loss-assessment coverage, what limits and exclusions apply, and whether the association's deductible creates an exposure you should understand.
- Coming home for the season? Read the current rules on guests, parking and golf carts. They may have changed while you were away.

Transaction Check

For agents and buyers

- Before quoting an assessment, ask whether next year's budget has been adopted and when any change takes effect.
- Ask whether a special assessment has been discussed at any meeting this year, even if it was never voted on.
- Request current documents and the last three months of Board minutes, and list the unanswered questions about assessments, reserves and restrictions.
- Help the buyer find the information. Refer questions requiring legal interpretation to a qualified attorney.

One Question, Plain Answer

"Why did our assessment go up when nothing changed?"

Something almost always changed; it just was not on the front page. The usual reasons are insurance, the management contract, landscaping and utilities, and money put back into reserves. Ask for the budget with last year's numbers beside this year's, line by line. Then ask the Board at the budget meeting to identify the three largest drivers of the increase.

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Free this month



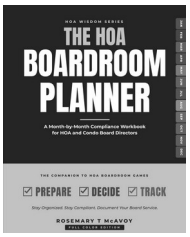
5 HOA Help Resources

Practical checklists and scripts, including the Email-Vote Interrupt for the reply-all budget vote. From my book *HOA Boardroom Games*.

Get the free resource pack →

www.yourhoahelpdesk.com/sample-pack.html

Optional tools from Rosemary



FOR DIRECTORS

The HOA Boardroom Planner

Plan budget adoption and election-season tasks month by month.

Black & White edition · $19.99 · View on Amazon



FOR AGENTS AND BUYERS

HOA Homebuyer Workbook

Work through 34 fill-in checklists before making a purchase decision. From my book *HOA Wisdom: Making a Smart Decision*.

$10 · View the Workbook

COMING JANUARY 14

A New Board Year: Your First 30 Days

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