

# **HOA Risk & Maintenance Self-Assessment Guide**

A practical guide for HOA's to reduce claims, control costs, and improve insurability

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## **PURPOSE**

This guide is designed to help you, as an HOA manager, identify areas of hidden risk within your community that can lead to:

- Costly water damage claims
- Rising insurance premiums
- Coverage restrictions or non-renewals

The goal is simple... **catch issues early, fix them proactively, and protect your community.**

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## **HOW TO USE THIS GUIDE**

This is not meant to sit on a desk.

Use it as a **walkthrough tool**:

1. Walk your property (common areas + buildings)
  2. Review maintenance records and past issues
  3. Evaluate each system outlined below
  4. Identify areas of concern
  5. Prioritize action before problems turn into claims
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## **HOW TO THINK ABOUT RISK (IMPORTANT)**

Not all issues are equal.

As you go through this guide, ask yourself:

- “Could this turn into water damage?”
- “Has this caused problems before?”
- “Would an insurance carrier see this as a red flag?”

That's how you move from maintenance → **risk management**

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# 1: ROOF SYSTEMS

*One of the most common and costly sources of water damage claims. Your roof is your first line of defense. When it fails, the damage is rarely small.*

## What to Look For...

### Inspection & Condition

- Has the roof been inspected within the last 12 months?
- Do you see any ponding water, sagging, or uneven areas?
- Are there missing shingles, signs of membrane failure or even mossy build up?

### Maintenance

- Are repairs handled immediately when issues are identified?
- Are roof penetrations (vents, HVAC units, skylights) properly sealed?
- Are gutters and drains clear and functioning?

### Documentation

- Do you have written inspection reports?
- Is repair history tracked and accessible?

## Why This Matters

Roof issues often start small... but when ignored, they lead to:

- Interior damage
- Mold
- Large insurance claims

From an insurance perspective, **roof condition is heavily scrutinized.**

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# 2: PLUMBING SYSTEMS

*Aging plumbing is one of the biggest drivers of water loss claims. Most water damage claims don't come from storms... they come from inside the building.*

## What to Look For...

### Infrastructure Risk

- Has the building's plumbing age been evaluated?
- Are there known recurring leaks in units or common areas?

## Preventative Measures

- Are shut-off valves tested, working and accessible?
- Are pressure regulators installed and working properly?

## Loss History

- Have leaks occurred in the same location more than once?
- Were past issues truly fixed or just patched?

## Why This Matters

Insurance carriers pay close attention to:

- Repeat leaks
- Aging systems
- Deferred upgrades

Recurring plumbing issues are a **major red flag for non-renewal risk**.

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# 3: BUILDING ENVELOPE (Windows, Doors, Exterior)

*This is where hidden water intrusion often begins. Water doesn't need a big opening... it finds small ones over time.*

## What to Look For...

### Exterior Condition

- Are window seals intact (no cracking or dry rot)?
- Are door thresholds properly sealed?
- Are there cracks in stucco or gaps in siding?

### Waterproofing

- Is flashing installed and maintained properly?
- Is caulking intact around all penetrations?

### Early Warning Signs

- Any staining, bubbling paint, or soft drywall inside units?
- Any musty odors reported?

## Why This Matters

Envelope failures often go unnoticed until damage is significant.

By the time you see interior signs... **the problem has already been there for a while.**

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# 4: IRRIGATION & DRAINAGE

*Often overlooked, but a frequent contributor to water intrusion.* This is one of the easiest areas to fix... and one of the most commonly ignored.

## What to Look For...

### Irrigation Control

- Are sprinklers spraying buildings or windows?
- Is there overspray hitting siding or foundations?

### Drainage

- Does water flow away from buildings?
- Is there pooling near foundations?
- Is there dirt right up to the weep screed?

### System Management

- Are seasonal inspections performed?
- Is there a leak detection process?

## Why This Matters

Constant moisture exposure leads to:

- Long-term structural damage
- Hidden mold growth
- Preventable claims

And from an insurance standpoint... **these are seen as preventable losses.**

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# 5: WATER INTRUSION/LEAK HISTORY

*Your past claims tell your future insurance story.* Insurance carriers look closely at your history—not just what happened, but what you did about it.

## What to Look For...

### Claims Pattern

- Have there been fewer than 2 water claims in the past 3 years?
- Are issues repeating in the same buildings or areas?

### Response Time

- Do vendors respond within hours—not days?
- Does dry-out begin within 24 hours?

### Mitigation Quality

- Are moisture readings documented?
- Are repairs done properly—not just cosmetic fixes?

## Why This Matters

Repeat claims signal unresolved problems.

The faster you respond, the smaller the claim.

There's a direct connection: **Speed** → **Less damage** → **Lower costs** → **Better insurability**

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# 6: MAINTENANCE & DOCUMENTATION

*This is what separates a “good risk” from a “bad risk”. Two properties can look the same... but documentation tells a very different story.*

## What to Look For...

### Systems & Process

- Is there a routine inspection schedule?
- Is there a documented preventative maintenance plan?

### Record Keeping

- Are maintenance logs consistently updated?
- Are vendor reports stored and accessible?

### Board & Management Involvement

- Does the board regularly review maintenance?
- Is budget allocated for preventative work?

## Why This Matters

Insurance underwriters want proof... not promises.

Strong documentation shows:

- You are proactive
  - You reduce risk
  - You are a better client to insure
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# 7: EMERGENCY PREPAREDNESS

*Speed is the single biggest factor in claim cost.* When a loss happens... what you do in the first 24 hours matters most.

## What to Look For...

### Vendor Readiness

- Do you have a primary restoration vendor selected?
- Do you have a backup vendor?

### Protocols

- Is there a moisture intrusion protocol or plan?
- Does your team know exactly who to call and what they can authorize them to do?

### Speed Readiness

- Are there pre-approved spending limits?
- Can action be taken immediately without delays?

## Why This Matters

Delays lead to:

- Increased damage
- Higher costs
- Larger claims

Prepared communities respond faster... and **save significantly.**

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# POST REVIEW: WHAT TO DO NEXT

Once you've gone through each section, step back and look at the big picture.

## STEP 1: Identify High-Risk Areas

Anything that stands out as:

- Known issue
- Deferred maintenance
- Repeat problem

These are your **future claims waiting to happen**

## STEP 2: Look for Patterns

Pay close attention to combinations like:

- Plumbing issues + past leaks
- Roof concerns + interior damage

These are not isolated problems... They are **systemic risks that need to be addressed**

## STEP 3: Prioritize Your Top 3 Actions

Don't try to fix everything at once.

Focus on:

1. Issues with the highest potential cost
2. Issues most likely to occur
3. Issues that insurance carriers will notice

## FINAL THOUGHT

Strong communities are not reactive... they are proactive. The best time to address risk is: Before a claim, before renewal, before a problem gets worse.

# HOA Risk Scorecard (Fillable Form)

Property Name: \_\_\_\_\_

Manager Name: \_\_\_\_\_ Date: \_\_\_\_\_

## Roof Systems

Item	0 (High Risk)	1 (Needs Attention)	2 (Strong)
Roof inspected within last 12 months	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No ponding/sagging	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No missing/damaged materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Repairs completed promptly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gutters/drains functioning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Documentation available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Plumbing Systems

Item	0 (High Risk)	1 (Needs Attention)	2 (Strong)
No recurring leaks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building age evaluated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shut-off valves accessible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Pressure regulators working	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No repeat loss areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Root cause fixed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Building Envelope

Item	0 (High Risk)	1 (Needs Attention)	2 (Strong)
Window seals intact	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Doors properly sealed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No cracks/gaps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flashing maintained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caulking intact	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No interior warning signs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Irrigation & Drainage

Item	0 (High Risk)	1 (Needs Attention)	2 (Strong)
No overspray on buildings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water drains away	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No pooling water	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seasonal inspections done	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Leak detection in place	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

System functioning properly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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## Leak History

Item	0 (High Risk)	1 (Needs Attention)	2 (Strong)
Minimal claims (last 3 years)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No repeat claims	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fast emergency response	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dry-out within 24 hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Moisture documented	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Repairs done correctly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Maintenance & Documentation

Item	0 (High Risk)	1 (Needs Attention)	2 (Strong)
Inspection schedule exists	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintenance plan documented	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Logs updated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vendor reports stored	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Board reviews maintenance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Budget allocated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Emergency Preparedness

Item	0 (High Risk)	1 (Needs Attention)	2 (Strong)
Primary vendor selected	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Backup vendor identified	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency plan written	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Staff trained	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pre-approved spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No delays in response	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Final Score

Total Score: \_\_\_\_\_ / 84

70–84 = Preferred Risk

50–69 = Moderate Risk

Below 50 = High Risk

## Top 3 Risks Identified

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- \_\_\_\_\_
- \_\_\_\_\_

## Recommended Actions

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