

EBOOK

# From Good to Great HOAs:

A Guide to Board & Homeowner Responsibilities

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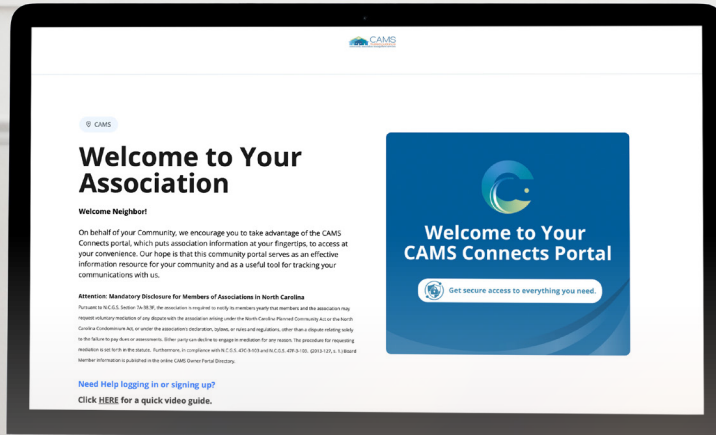
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# CAMS PHILOSOPHY

At CAMS, we believe strong, healthy communities start with informed leaders and members.

That's why we support our board members with clear guidance, practical education, and trusted resources. This e-book is part of our ongoing commitment to helping board members understand their roles, lead with confidence, and make well-informed decisions together.



## WHY COMMUNITY ASSOCIATIONS WORK BETTER WHEN EVERYONE'S INVOLVED

Living in a community association is about more than shared amenities, clubhouses, or green spaces; it's about shared responsibility.

When [board members understand their roles](#), communities tend to run more smoothly. Rules feel fair. Decisions make sense. Conflicts don't spiral. And property values, along with quality of life, are preserved.

This e-book serves as a practical guide, not a legal reference. Instead, it's designed to help clarify who is responsible for what, why it matters, and how working together creates better outcomes for everyone.



## COMMUNITY ASSOCIATIONS: WHY THEY EXIST

Community associations (sometimes called homeowner's associations or HOAs) exist to manage shared property and establish standards that help protect the community as a whole.

At the heart of every association are its governing documents, which might include:

- › Articles of incorporation, creating the legal entity
- › Plat maps delineating legal boundaries and obligations for owners and the association
- › Declarations or Covenants, Conditions, & Restrictions (CC&Rs)
- › Bylaws
- › Rules and regulations

Together, [these documents explain how decisions are made](#), what's expected of homeowners, and what authority the board holds.

### Here's the important part:

The board of directors doesn't have the authority to "make things up as it goes." Its responsibility is to follow and act in accordance with the documents consistently and fairly.

Most boards are made up of volunteers who want to make a difference in their community, often [supported by professional association management companies](#) who help handle day-to-day operations.

# THE ROLE OF THE BOARD OF DIRECTORS

## Primary board responsibilities include:

- › Establishing policies and strategic direction for the community
- › Enforcing governing documents fairly and consistently
- › Maintaining financial stability
- › Hiring and overseeing professional advisors and management partners

## Boards are not:

- › Individual rule enforcers
- › Property managers
- › Personal advocates for individual homeowners



# BOARD MEMBER FIDUCIARY DUTIES AND LEGAL RESPONSIBILITIES

Serving on the board comes with real responsibility. Board members have what's called a fiduciary duty, which simply means [they must act in the association's best interest.](#)

## That includes three key obligations:

- › **Duty of Care** – Make informed, reasonable decisions
- › **Duty of Loyalty** – Act in the entire community's best interests
- › **Duty of Obedience** – Follow governing documents and applicable laws

## In practice, this looks like:

- › Being prepared for meetings and participating in discussions and decisions
- › Regularly reviewing financial reports
- › Relying on professional advice when appropriate
- › Speaking with one voice once decisions are made; no single board member has the power to make decisions for the community independently

You don't need to be an expert (if you need one, call one!), but you do need to be engaged and thoughtful.

# ETHICS MATTER: DOING THE RIGHT THING, EVEN WHEN IT'S HARD

Ethical board service builds trust, and trust is the backbone of any successful community.

## Ethical leadership means:

- › Being transparent about decisions
- › Avoiding conflicts of interest
- › Respecting confidential information
- › Treating everyone consistently and fairly
- › Communicating with professionalism and respect

## Some of the fastest ways trust is broken:

- › Selective enforcement of rules
- › Backroom decision making
- › Sharing confidential information
- › Letting personal relationships drive outcomes
- › Failing to operate with transparency

Ethical boards don't just follow the letter of the rules; they understand the intent behind them.

# THE HOMEOWNER'S ROLE IN A SUCCESSFUL COMMUNITY

A thriving community isn't built by the board alone.  
Homeowners play a huge role in the success of an association.

## Homeowners generally have the right to:

- › Be treated fairly and respectfully
- › Access association information (in accordance with laws and governing documents)
- › Attend meetings and participate in elections
- › Live in a community with clear standards that are upheld consistently

## With those rights come responsibilities:

- › Knowing and following the community's rules
- › Paying assessments on time
- › Maintaining property according to the community rules
- › Communicating proactively and respectfully
- › Staying informed and educated

When homeowners are engaged, informed, and involved, communities function better.



## RIGHTS, RESPONSIBILITIES, AND FINDING THE MIDDLE GROUND

Every community association walks the line between individual freedom and collective responsibility.

### Rules exist to protect everyone, but enforcement must:

- › Be consistent
- › Follow due process (in compliance with laws and governing documents)
- › Allow for reasonable communication and appeals

When expectations are clearly communicated and enforcement is fair, disputes can be less frequent and less personal.

## COMMUNICATION BUILDS TRUST (SILENCE BREAKS IT)

What is one of the most common sources of conflict in community associations?  
Poor communication.

### Healthy associations prioritize:

- › Open board meetings
- › Clear explanations for decisions
- › Timely updates
- › Professional, respectful tones

Even unpopular decisions are easier to accept when people understand why they were made.



# FROM GOOD TO GREAT: HABITS OF HIGH-FUNCTIONING BOARDS

Great boards don't just react, they plan.

## They focus on:

- › The association's long-term financial health
- › Continuing education
- › Strategic planning and implementing those strategies
- › Productive partnerships with management professionals and service providers
- › Encouraging homeowner engagement

They also recognize that volunteer leadership works best when no one is doing it alone.



# BRINGING IT ALL TOGETHER: BETTER COMMUNITIES START WITH YOU

Strong communities aren't accidental.

## They're built through:

- › Informed board leadership
- › Responsible homeownership
- › Ethical decision making
- › Open communication
- › Shared commitment

When everyone understands their role and respects the roles of others, communities don't just function. They thrive.



At CAMS, our top priority is keeping all aspects of your community running seamlessly. We make leading and living in a managed community better and easier than ever.

Contact us to learn more today!



*Accredited Association Management Company (AAMC®)*  
CAMS Has Provided Local, Trusted Guidance  
For Community Associations Since 1991.

[www.camsmgt.com](http://www.camsmgt.com)

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