

# Condominium Documents Checklist

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## **Use this checklist when**

You are buying an apartment or unit in a building with condominium management.

The goal is to understand debts, approved works, extraordinary charges and recurring building problems before buying into the building.

## **1. Administrator declaration**

Ask for the administrator declaration showing:

- current charges for the unit;
- existing debts;
- amounts due;
- due dates;
- nature of each charge;
- correct unit identification;
- administrator signature or confirmation.

Questions to ask:

- Does the seller owe money?
- Is the document recent enough?
- Does it identify the correct apartment?
- Are future payments already listed?
- Is the buyer being asked to waive this document?

## **2. Meeting minutes**

Ask for recent condominium meeting minutes.

Look for:

- approved works;
- proposed works;
- extraordinary contributions;
- roof repairs;
- façade repairs;
- lift issues;
- garage infiltration;
- terrace problems;

- contractor disputes;
- insurance claims;
- owners in arrears;
- repeated postponed repairs.

Questions to ask:

- What has already been approved?
- What is only being discussed?
- Are the same problems repeated in several meetings?
- Is there an unresolved building dispute?

### **3. Budget and regular fees**

Ask for:

- current annual budget;
- monthly or quarterly fee;
- services included;
- lift maintenance;
- cleaning;
- insurance;
- management fee;
- common utilities;
- reserve-fund contribution.

Questions to ask:

- What is the monthly cost?
- Is the fee unusually low for the building?
- Is there a deficit?
- Are regular costs expected to rise?

### **4. Extraordinary contributions**

Ask for notices or decisions about:

- major works;
- special payments;
- payment schedule;
- amount payable by the unit;
- amount already paid by seller;
- amount still outstanding;
- whether cost is estimated or final.

Questions to ask:

- Who pays works approved before completion?
- Has the seller already paid their part?
- Are additional payments expected after purchase?

- Should the CPCV allocate this cost?

## **5. Reserve fund**

Ask for:

- current balance;
- regular contributions;
- recent withdrawals;
- purpose of withdrawals;
- planned replenishment.

Questions to ask:

- Is the reserve fund enough for approved works?
- Was it recently emptied?
- Is a new contribution expected?

## **6. Building condition signals**

Look in minutes or reports for:

- roof leaks;
- water infiltration;
- façade cracks;
- terrace issues;
- garage flooding;
- lift breakdowns;
- plumbing problems;
- structural concerns;
- fire-safety work;
- repeated insurance claims.

Questions to ask:

- Does this issue affect the apartment?
- Does it affect common areas?
- Has a technical report been prepared?
- Is a contractor already selected?

## **7. Rules and restrictions**

Ask for condominium regulations.

Check rules about:

- renovations;
- noise;
- pets;
- short-term rentals;
- exterior equipment;

- balcony or terrace use;
- parking;
- storage;
- shared amenities;
- penalties and late fees.

Questions to ask:

- Does the building allow the intended use?
- Are renovation plans restricted?
- Are terraces or common areas disputed?

## **| 8. What to put into CPCV**

If costs or works exist, consider whether CPCV should say:

- seller pays existing debt;
- seller pays approved charges before completion;
- buyer pays only future charges after completion;
- proof of payment required before deed;
- retention until amount is confirmed;
- buyer can withdraw if a major undisclosed cost appears.

## **| Red flags**

Slow down if:

- seller refuses minutes;
- administrator declaration is missing;
- buyer is asked to waive the declaration casually;
- major works are discussed but not costed;
- reserve fund is very low;
- many owners are in arrears;
- roof, façade, lift or garage problems repeat;
- seller and agent give different explanations;
- no one can say who pays approved works.

## **| Next step**

Need condominium debts, minutes, approved works and future charges reviewed?

[Condominium Documents Review /services/condominium-documents-review-portugal/](#)