

CONDO DOCS QUICK REFERENCE GUIDE



This educational document is designed to help REALTORS® understand the legal obligations of sellers, which documents must be maintained by condo associations, and where to locate them. Condominium associations are required to keep specific records as official documents under Section 718.111(12)(a), Florida Statutes, or under other sections as noted.

- **Inspection Access:** Unit owners must be granted access to inspect records within 10 working days of submitting a written request. These records must be available either within 45 miles of the condominium property or electronically via the Internet. Owners and their representatives also have the right to scan these documents for free using a personal device.

- Only condominium associations with 150 or more units are currently required to maintain an owner-accessible, password-protected website where certain official records must be posted. **However, starting January 1, 2026, this requirement will extend to condominium associations with 25 or more units.**

Key Guide	
Sellers Must Provide	Sellers must provide these specific documents to buyers at seller's expense when reselling the unit per Sec. 718.503(2) F.S.
Password-Protected Website	Required to be maintained on the association's password-protected websites for owners who own in buildings with 150+ units per Sec. 718.111(g)1 F.S.
(Shaded Green)	Documents that sellers are required to provide, along with those needed to help determine financing options for buyers.

Official Records	Description	Sellers Must Provide	Password-Protected Website
Plans, Permits, Warranties from Developer	Includes documents provided by the developer under s. 718.301(4).		
Declaration of Condominium	A photocopy of the recorded declaration and amendments for each condominium operated by the association.	✓	✓
Bylaws	A photocopy of the recorded bylaws and amendments.	✓	✓
Articles of Incorporation	A certified copy of the articles of incorporation or other documents creating the association, including amendments.	✓	✓
Rules of the Association	A copy of the most up-to-date rules of the association.	✓	✓
Minutes of Meetings	A book or books containing the minutes of all meetings of the association, board of administration, and unit owners.		
Meeting Notices and Agenda	Notice and agenda for unit owner meetings, which must be posted at most 14 days before the meeting, including documents to be considered, posted at least 7 days prior. Notice, agenda, and required documents for board meetings, posted as required by s. 718.112(2)(c).		✓
Unit Owner Roster	Current roster of unit owners, including addresses, unit identifications, voting certifications, and consented e-mail/phone contacts.		
Insurance Policies	All current insurance policies of the association and condominiums operated by the association.		
Contracts and Agreements	A current copy of any management agreement, lease, or other contract to which the association is a party.		✓
Bills of Sale or Transfer	Bills of sale or transfer for all property owned by the association.		
Accounting Records for the Association & Each Operating Condominium (including but not limited to)	(a). Accurate, itemized, and detailed records of all receipts and expenditures.		✓
	(b). All invoices, transaction receipts, or deposit slips that substantiate any receipt or expenditure of funds by the association.		
	(c). A current account and a monthly, bi-monthly, or quarterly statement of the account for each unit designating the name of the unit owner, the due date and amount of each assessment, the amount paid on the account, and the balance due.		✓
	(d). All audits, reviews, accounting statements, structural integrity reserve studies, and financial reports of the association or condominium. Structural integrity reserve studies must be maintained for at least 15 years after the study is completed.		
	(e). All contracts for work to be performed. Bids for work to be performed are also considered official records and must be maintained by the association for at least 1 year after receipt of the bid.		✓
	Proposed annual budget, under Sec. 718.112(f), as specified in Bylaws.	✓	✓
Annual Financial Statements	An annual financial statement and annual budget of the condominium association is required for the seller to provide.	✓	✓
Conflict of Interest Documents	Any contract or document regarding a conflict of interest or possible conflict of interest as provided in Sec. 468.4335, Sec. 468.436(2)(b)6., and Sec. 718.3027(3), F.S.		✓
Voting Records	Ballots, sign-in sheets, voting proxies, and other documents related to voting by unit owners, maintained for 1 year.		
Rental Records	All rental records if the association acts as an agent for renting condominium units.		
FAQ and Answer Sheet	A copy of the current question and answer sheet (s. 718.504).	✓	

Inspection Reports	15(a). Milestone Inspection Report (FULL): A copy of the full milestone inspection report; a statement that the report is required, but not completed; or a statement that an inspection is not required to have a milestone inspection. (Sec. 553.899, F.S.).		✓
	Note: Only Milestone Inspection Report summary page is required to send to prospective purchaser.	✓	
	15(b). Developer Turnover Report (Structural): A copy of the turnover inspection report (structural elements and systems) & Structural Integrity Reserve Study (SIRS) or statement otherwise. (Sec. 718.301 (4)(p), F.S.).	✓	✓
	Developer Turnover Report (Non-Structural): A copy of the turnover inspection reports (non-structural but still essential to functionality). (Sec. 718.301(4)(q), F.S.)	✓	
Bids for Materials, Equipment, Services	All bids for materials, equipment, or services.		
Affirmative Acknowledgments	All affirmative acknowledgments made under Sec. 718.121(4)(c), F.S.		
Building Permits	A copy of all building permits.		✓
Board Member Educational Certificates	A copy of all satisfactorily completed board member educational certificates.		✓
Other Written Records	All other written records related to the operation of the association not covered by the above.		
Structural Integrity Reserve Study or Statement Otherwise	The association's most recent structural integrity reserve study (SIRS); a statement that the association has not completed a SIRS; or a statement that SIRS is not required.	✓	✓
Condo Governance Form	A copy of a governance form provided by the division summarizing governance of condominium associations. The "Condo Governance" form is available in Form Simplicity.	✓	
Other Disclosures	Required disclosures regarding buyer(s)' acknowledgement, milestone inspections, other disclosures outlined in the condominium rider, "CR-6xx_A. Condominium Rider" and the condo addendum, "CRSP16xxx.F.condo addendum" in Form Simplicity.	✓	
Fire Sprinkler Systems Retrofit	If, pursuant to Sections 718.112(2)(n), F.S., the Association has voted to forego retrofitting its fire sprinkler system or handrails and guardrails for the condominium units, then prior to Closing, Seller shall furnish to Buyer the written notice of Association's vote to forego such retrofitting.	✓	

Penalty for Denying Access to Records:

Failure to provide documents pursuant to a written request creates a presumption the Condo willfully failed to comply with the request. If condo association does not provide documents within ten (10) days, the Owner may be entitled to recover \$50 per day in damages, up to \$500 total after the tenth day has passed, plus prevailing party attorney's fees. (Sec. 718.111(12)(c)1.a., F.S.).

It's important to note that certain records are not accessible to unit owners, including: records protected by attorney-client privilege; information obtained in connection with the approval of leases, sales, or other transfers of units; personnel records of association or management company employees; medical records of unit owners; social security numbers, driver's license numbers, credit card numbers, and emails.

Tips for Buyers:

- * Buyer's should request and review documents prior to making an offer, if possible
- * Ask the seller and the seller's representative to assist with access to the documents, if needed.
- * Review financial, legal, and inspection-related documents carefully.
- * Consult with a real estate attorney for guidance on interpreting records. Call the Florida Bar Lawyer Referral Service at 800-342-8011 or visit <https://www.floridabar.org/public/lrs/> for assistance.

Under Sec. 718.111 (12)(e)1, F.S.:

The association or its authorized agent is not required to provide a prospective purchaser or lienholder with information about the condominium or the association other than information or documents required by this chapter to be made available or disclosed. The association or its authorized agent may charge a reasonable fee to the prospective purchaser, lienholder, or the current unit owner for providing good faith responses to requests for information by or on behalf of a prospective purchaser or lienholder, other than that required by law, if the fee does not exceed \$150 plus the reasonable cost of photocopying and any attorney's fees incurred by the association in connection with the response.

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