STAN

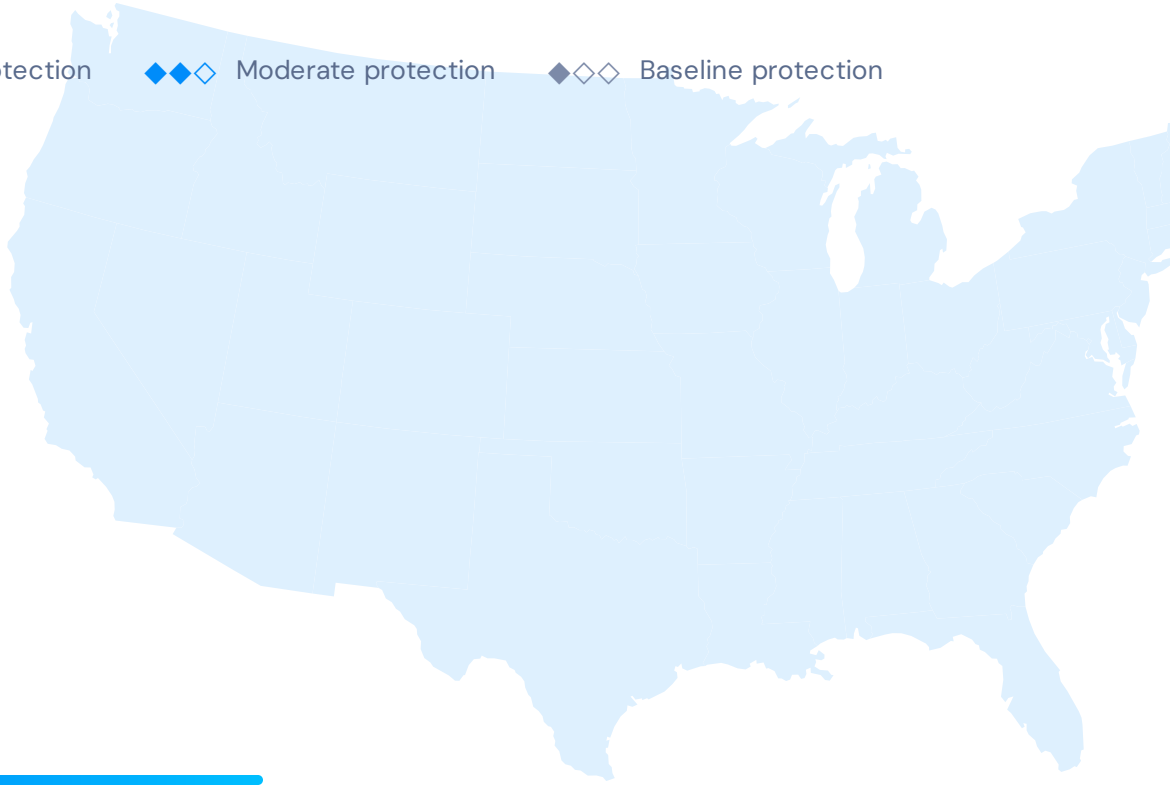
HOA RECORDS RIGHTS · STATE FIELD GUIDE

Your HOA is on a clock. Know how much power your state gives you.

A plain English guide to the records deadline the law sets in each state, and the exact way a homeowner pushes back when a board goes quiet.

Covering 11 states in detail, plus a nationwide baseline for everywhere else.

◆◆◆ Strong protection ◆◆◇ Moderate protection ◆◇◇ Baseline protection



General reference, not legal advice.

Start with a written request. Then hold the clock.

Most states only start the deadline once your request is in writing. Send it by a method you can prove, note the date, and use the escalation path for your state below if the board misses the window.

01
Put it in writing
Email or certified mail, dated, listing the specific records you want to inspect or copy.

02
Track the deadline
Find your state on the next pages and mark the day the response is legally due.

03
Escalate if ignored
Use the penalty, agency, or court path listed for your state to apply real pressure.

Records deadlines at a glance

STATE	RESPONSE DEADLINE	PROTECTION STRENGTH
CA **California**	10 business days	◆◆◆ Strong
FL **Florida**	10 business days	◆◆◆ Strong
TX **Texas**	10 business days	◆◆◆ Strong
AZ **Arizona**	10 business days	◆◆◆ Strong
NV **Nevada**	State ombudsman	◆◆◆ Strong
CO **Colorado**	30 calendar days	◆◆◇ Moderate
VA **Virginia**	Ombudsman review	◆◆◇ Moderate
IL **Illinois**	Courts for teeth	◆◇◇ Baseline
DE **Delaware**	DOJ ombudsperson	◆◆◇ Moderate
SC **South Carolina**	Public complaint log	◆◆◇ Moderate
AL **Alabama**	30 days, then courts	◆◆◇ Moderate
US **Every other state**	Nonprofit inspection right	◆◇◇ Baseline

CA

HOA RECORDS LAW

California

◆◆◆ Strong protection

RESPONSE DEADLINE

10 business days

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

Under the Davis Stirling Act (`Civil Code 5200` and `5210`), HOAs must produce current fiscal year records within 10 business days of a written request and most older records within 30 calendar days. Informal delay excuses do not extend the deadlines.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

`Civil Code 5235` allows a penalty of up to **$500** per denied written request plus attorney fees, enforceable in small claims court. Homeowners have won the **$500** penalty plus roughly **$2,500** in fees in small claims for a single ignored request.

FL

HOA RECORDS LAW

Florida

◆◆◆ Strong protection

RESPONSE DEADLINE

10 business days

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

`FS 720.303(5)` requires HOAs to make official records available within 10 business days of a written request. Missing the deadline creates a rebuttable presumption that the association willfully failed to comply. Larger associations must also maintain records on a website or app under recent amendments.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Statutory damages of **$50** per day, capped at **$500** minimum damages, plus a presuit mediation process under `FS 720.311` with fee shifting for bad faith refusal. Small claims court covers most records cases. Condo owners (`FS 718`) can additionally complain to the DBPR and the state Condominium Ombudsman.

General reference, not legal advice.

TX

HOA RECORDS LAW

Texas

Strong protection

RESPONSE DEADLINE

10 business days

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

`Property Code 209.005` gives HOAs 10 business days to produce records or schedule inspection, with one written extension of up to 15 more business days.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Courts can order release of the records, award the homeowner's attorney fees and costs, and impose penalties of up to **$500** per day of noncompliance, capped at **$5,000**.

AZ

HOA RECORDS LAW

Arizona

Strong protection

RESPONSE DEADLINE

10 business days

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

`ARS 33-1805` (planned communities) and `ARS 33-1258` (condos) require records to be made available within 10 business days, with no charge for inspection and copies capped at 15 cents per page.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Homeowners can petition the Arizona Department of Real Estate's dispute process, which sends the case to an administrative law judge who can order compliance and impose civil penalties. No lawyer or lawsuit required.

General reference, not legal advice.

NV

HOA RECORDS LAW

Nevada

◆◆◆ Strong protection

RESPONSE DEADLINE

State ombudsman

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

`NRS 116` imposes detailed governance, records, and open meeting obligations, among the strictest HOA frameworks in the country.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Homeowners file `Form 530` with the Ombudsman for Common Interest Communities, a state office operating since 1997, which can trigger a Nevada Real Estate Division investigation and audit of the association. Governing document disputes go through mandatory alternative dispute resolution.

CO

HOA RECORDS LAW

Colorado

◆◆◇ Moderate protection

RESPONSE DEADLINE

30 calendar days

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

Under CCIOA (`38-33.3-317`), associations must comply with records requests within 30 calendar days. Colorado also runs an HOA Information and Resource Center that logs complaints.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Statutory penalties of **$50** per day starting on the 11th business day after the request, with a minimum of **$500** or actual damages, whichever is greater.

VA

HOA RECORDS LAW

Virginia

◆◆◇ Moderate protection

RESPONSE DEADLINE

Ombudsman review

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

The Property Owners' Association Act grants records access rights, and associations must register annually with the Common Interest Community Board.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Homeowners file complaints through the association's required internal complaint procedure, then escalate to the state Common Interest Community Ombudsman, which reviews whether the association followed the law.

IL

HOA RECORDS LAW

Illinois

◆◇◇ Baseline protection

RESPONSE DEADLINE

Courts for teeth

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

The Condominium Property Act and Common Interest Community Association Act define records and meeting obligations.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Homeowners can contact the Condominium and Common Interest Community Ombudsperson for guidance. **Honest caveat:** this office is informational and has no enforcement authority, so real leverage still comes through the courts.

DE

HOA RECORDS LAW

Delaware

◆◆◇ Moderate protection

RESPONSE DEADLINE

DOJ ombudsperson

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

The Delaware Uniform Common Interest Ownership Act sets governance and records duties.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Delaware operates a dedicated Common Interest Community Ombudsperson within the Department of Justice that accepts and helps resolve homeowner complaints.

SC

HOA RECORDS LAW

South Carolina

◆◆◇ Moderate protection

RESPONSE DEADLINE

Public complaint log

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

The SC Homeowners Association Act requires certain disclosures and recordkeeping.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Homeowners file complaints with the Department of Consumer Affairs, which publishes an annual public report of HOA complaints by association, a reputational lever in itself.

General reference, not legal advice.

AL

HOA RECORDS LAW

Alabama

◆◆◇

Moderate protection

RESPONSE DEADLINE

30 days, then courts

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

The Alabama HOA Act requires associations to provide specified records within 30 days of a written request.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Enforcement runs through the courts; the act also requires HOAs to file governing documents publicly, which homeowners can use to establish obligations.

US

HOA RECORDS LAW

Every other state

◆◇◇

Baseline protection

RESPONSE DEADLINE

Nonprofit inspection right

PROTECTION STRENGTH

WHAT THE LAW REQUIRES

Nearly every state grants members of nonprofit corporations (which most HOAs are) the right to inspect books and records for a proper purpose, typically on 5 business days' written notice, and general HOA acts in states like North Carolina, Washington, and Georgia include records and meeting duties.

WHAT CAN HAPPEN IF HOMEOWNERS ARE IGNORED

Demand letter citing the nonprofit corporation act, complaint to the state attorney general's consumer protection division, small claims or superior court action, or a board recall campaign under the governing documents.

General reference, not legal advice.

STAN

A records request is one more inquiry landing on a manager's desk.

Every question from a resident, from records requests to account balances to violation letters, is another message a community association manager has to read, route, and answer.

Where STAN AI fits

STAN AI is built for community association managers and helps teams keep up with the surge of resident inquiries, so the people running the community can spend less time buried in the inbox and more time on the work that matters.

Follow STAN AI on LinkedIn for more community management insights.

This guide is general reference for homeowners and community managers and is not legal advice. Statutes, deadlines, penalty amounts, and enforcing agencies change over time, and an association's own governing documents can add requirements. Protection ratings are an editorial summary of how much enforcement leverage a state gives a homeowner, not a legal ranking. Confirm the current rule for your state before acting.