

Responding to a Records Request

Florida associations · Section 720.303(4)-(5) and Section 718.111(12), F.S.

Work through these steps the day the request arrives. The deadline is short, it is counted in business or working days, and the damages start automatically once it passes.

☐ **Date-stamp the request the day it arrives**

The clock runs from receipt, not from your next board meeting. HOA: 10 business days under 720.303(5)(a). Condo: 10 working days under 718.111(12)(b).

☐ **Do not ask why they want it**

Neither statute lets you require a member to state a purpose or reason for the inspection. Asking is not a valid basis for delay.

☐ **Gather the records the request actually covers**

Governing documents, minutes, contracts and bids, insurance policies, the member roster, and the accounting records are all official records. So is any other written record related to the operation of the association.

☐ **Redact or withhold only the protected categories**

Attorney-client and work-product material, lease or sale approval information, personnel and medical records, Social Security and driver license numbers, other personal contact information, and security passwords. Withhold the protected item, not the whole document.

☐ **Condo boards: deliver the written checklist with the records**

Section 718.111(12)(c)1.b. requires a checklist of every record made available and every record withheld, delivered at the same time. Delivering it creates a rebuttable presumption that the association complied. Keep a copy for 7 years.

☐ **Let the member photograph the records at no charge**

A member may use a smartphone, tablet, or scanner to copy records, and the association may not charge a fee for it. Copy charges apply only when you produce the copies.

☐ **Log what you produced and when**

If the deadline is ever disputed, the date of receipt and the date of production are the two facts that decide it. Minimum damages are \$50 per calendar day for up to 10 days once the deadline passes.