



## **Required HOA Documents**

Detailed below is a list of all the documents required by the Contract to Buy and Sell Real Estate to be provided to the buyer. Not all HOA's provide every single one of these documents, but most will be included via your HOA's online portal. You may be able to provide a link to your online portal that provides the buyer access to all of these documents, or you may choose to have the title company get these for you (for a fee).

### **1. General Documents**

- Association Declarations
- Articles of Incorporation
- Bylaws
- Articles of Organization
- Operating Agreements
- Rules and Regulations
- Party Wall Agreements
- Any responsible governance policies

### **2. Minutes** (any that exist, always the most recent)

- Minutes from the annual owners' or member's meetings
- Minutes from any executive boards' or managers' meetings
- Minutes from any meetings held since the Annual Disclosure

### **3. Insurance Documents** (including, but not limited to)

- Property
- General liability
- Association directors or boards
- Any professional liability and fidelity policies

### **4. Assessments**

- A list by unit type of all association regular and special assessments

### **5. Financials**

- Operating budget for the current fiscal year
- Most recent financial statements
- Most recent financial audit or review
- List of fees and charges in connection with the sale
- List of all assessments due at closing
- Reserve Study

### **6. Construction Defect Action**

- Any written notice from the Association of a "construction defect action" within the last 6 months