Florida HOA Laws: Boards, Records, Assessments and Rentals

Summary for landlords and property managers. Last reviewed October 29, 2026. Full guide: https://www.generationadvisory.com/laws/florida-hoa-laws

Most Florida homeowners associations are governed by chapter 720 of the Florida Statutes, while condominiums follow chapter 718. Chapter 720 sets rules for records, meeting notice, assessments and owner rights.

Key points

- Homeowners associations are governed by the Homeowners' Association Act, while condominium associations follow the Condominium Act.
- The association must make official records available within 10 business days after a written request from an owner, and an owner who is denied access can recover damages.
- Board meeting notices must be posted in the community at least 48 hours ahead, and a meeting that will consider special assessments needs at least 14 days of written notice.
- Unpaid assessments can become a lien on the parcel that the association may foreclose, after the notice steps set by statute.
- An amendment that restricts renting generally applies only to owners who voted for it and to people who buy after it takes effect.

Florida at a glance

Rule	Florida	Law
Governing law	Homeowners associations are governed by the Homeowners' Association Act, while condominium associations follow the Condominium Act.	Florida Statutes chapter 720 (Homeowners' Association Act) and chapter 718 (Condominium Act)
Owner access to records	The association must make official records available within 10 business days after a written request from an owner, and an owner who is denied access can recover damages.	Florida Statutes section 720.303
Board meeting notice	Board meeting notices must be posted in the community at least 48 hours ahead, and a meeting that will consider special assessments needs at least 14 days of written notice.	Florida Statutes section 720.303

Rule	Florida	Law
Assessments and liens	Unpaid assessments can become a lien on the parcel that the association may foreclose, after the notice steps set by statute.	Homeowners' Association Act (chapter 720)
Rental restrictions	An amendment that restricts renting generally applies only to owners who voted for it and to people who buy after it takes effect.	Homeowners' Association Act (chapter 720)

Mistakes to avoid

- Holding board decisions without the notice owners are entitled to.
- Not keeping records ready for owner requests.
- Fining owners without the notice and hearing steps in the governing documents.
- Enforcing rental rules that are not in the recorded documents.

Verify current law

Laws named in this summary:

- Florida Statutes chapter 720 (Homeowners' Association Act) and chapter 718 (Condominium Act)
- Florida Statutes section 720.303
- Homeowners' Association Act (chapter 720)

Official sources:

- The Florida Legislature: Online Sunshine (Florida Statutes): https://www.leg.state.fl.us/statutes/
- Florida Courts: Self-Help Center: https://www.flcourts.gov/Resources-Services/Office-of-Family-Courts/Self-Help-Information

> General information, not legal advice. Check current law and talk to a Florida attorney before you act. Last reviewed October 29, 2026.