

Let's Talk 

ASSOCIATIONS 101

WHAT BUYERS NEED TO KNOW & DO

Associations—whether in gated communities, condos, or even some non-gated neighborhoods—play a pivotal role in your home purchase journey. Understanding the process and meeting deadlines helps ensure a smooth closing and a successful move into your new home.


Associations help protect property values, maintain common areas, and create great places to call home!



YOU'LL WORK WITH **ASSOCIATIONS** IN TWO WAYS:

- ✓ HOMEOWNER ASSOCIATION (HOA)
- ✓ CONDO ASSOCIATION (Condominiums Only)



HOMEOWNER ASSOCIATIONS (HOA)

HOAs oversee governance, maintain common areas, enforce rules, and help protect property values—ensuring the community functions smoothly.



1 YOU WILL RECEIVE ALL ASSOCIATION DOCUMENTS

I will provide you with all HOA documents, including:

- Incorporation documents
- Rules & regulations
- Budgets & financials
- Architectural guidelines, policies & more

Review them early!



2 SIGN ACKNOWLEDGMENT OF RECEIPT

Some homeowners associations may require a signed acknowledgment of receipt of the association documents, but this is not always required for HOAs.

Why it matters: This acknowledgment documents when required association materials were provided and may be important to your contractual rights and deadlines.



3 REVIEW EARLY & ASK QUESTIONS UP FRONT

Review the documents as soon as possible. If you have concerns about pet restrictions, fencing, leasing, parking, amenities, or anything else—ask now so there are no surprises later.



4 COMPLETE THE ASSOCIATION APPLICATION

Submit your application within the first 10 days after the contract is accepted.

- ✓ Complete all required information & references
- ✓ Include the application fee
- ✓ Attach a copy of your fully executed purchase agreement

Failure to do this can cause delays—your application may sit on a desk, which can impact your closing timeline.



5 WHY TIMELY APPLICATIONS MATTER

The closing company will need important information from the association. That information cannot be provided if your application is still pending or incomplete—so timely submission is vital!



6 KEEP A COPY FOR YOUR RECORDS

These documents outline your rights, responsibilities, fees, and important community information. Keep them handy during your ownership.



CONDO ASSOCIATIONS (CONDOMINIUMS ONLY)

Condo living comes with additional layers of governance and a special right of review.

1



7-BUSINESS-DAY RIGHT OF RECISSION

Florida law gives you a 7-business-day period (after you receive all required condominium documents) to review everything carefully and decide whether to proceed.

- ✓ If anything raises concerns and you decide not to proceed, you can cancel the contract within this 7-business-day period.
- ✓ Cancellation must be in writing and delivered to the seller by the deadline.

TIME IS OF THE ESSENCE—DON'T WAIT!

2



WITH CONDO ASSOCIATION

You will be required to sign acknowledgment of receipt confirming you received the condominium documents.

3



CONDO ASSOCIATION APPLICATION(S)

Many condo purchases require applications at the Condo Association level—and sometimes also at the Master Association level (if applicable).

- ✓ Submit all required applications within 10 days of contract acceptance.
- ✓ Include all forms, references, fees, and any other required items to keep the process moving.

4



KEEP ALL DOCUMENTS & CONTACT INFO HANDY

As closing approaches, you will need to contact the association to schedule appointments and obtain:

- Community/building access
- Move-in procedures
- Keys, fobs, parking passes, and more



DEADLINES MATTER!



ASSOCIATION APPLICATION DEADLINE (HOA & CONDOS)

Submit your complete application, fees, and purchase agreement within 10 days after the contract is accepted.

Timely submission helps ensure the association can provide the information needed for closing.



CONDO DOCUMENT REVIEW PERIOD (CONDOMINIUMS ONLY)

You have 7 business days after receiving all required condo documents to review and decide whether to proceed.

If you cancel, it must be in writing and delivered to the seller by the end of the 7th business day.



WHY ASSOCIATION INFORMATION IS NEEDED

The closing company will order important information from the association that is needed to prepare your closing documents. That information cannot be released if your application is pending or incomplete.

Timely applications help keep your closing on track!

PRE-CLOSING: CONTACT YOUR ASSOCIATION

As your closing date gets closer, reach out to your association to:

- ✓ Schedule new owner orientation (if required)
- ✓ Obtain gate codes, building access, keys or fobs
- ✓ Learn move-in rules, elevator reservations & parking rules
- ✓ Ask about mailbox setup & utility account requirements
- ✓ Confirm any outstanding fees or items needed from you

Proactive communication = a smoother move-in day!



HELPFUL TIPS

- ✓ Read association documents early and ask questions.
- ✓ Understand rules on pets, leasing, fencing, parking, rentals, and more.
- ✓ Follow all deadlines—late applications can delay or even jeopardize closing.
- ✓ Keep your association documents in a safe place for future reference.



RESOURCES I'VE PREPARED FOR YOU

Visit the Resource Area on my website for:

- ✓ Association Document Checklists
- ✓ Sample Association Application
- ✓ Buyer Guides & Helpful Articles
- ✓ Tips for HOA & Condo Living

Knowledge today leads to a better tomorrow!



GOOD TO KNOW

Inspectors report on the condition of a home, but associations govern how it's maintained and used.

Following the rules and staying informed helps protect your investment and keeps your community beautiful.



I'm Here to Guide You! 

If you have any questions or need assistance navigating the way, let's work together to make your home ownership journey a safe and successful one!

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