

HOA DOCS DIRECT
A NexEdge Venture

State-by-State HOA Document Requirements

Turnaround times, fees, and mandatory disclosures by state

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hoadocsdirect.com | contact@hoadocsdirect.com | (323) 760-7779

Quick Reference Table

State	Typical Fee	Turnaround	Key Requirement
Arizona (AZ)	\$300-400	5-10 days	Resale disclosure required within 10 days of request. Fees capped at \$400. Estoppel not separately required.
California (CA)	\$300-600	7-14 days	AB 968 flipper disclosure required. Resale certificates valid 90 days. HOA must provide docs within 10 days.
Colorado (CO)	\$250-450	5-10 days	Resale certificate mandatory. Community association disclosure required. Fees vary by county.
Florida (FL)	\$250-500	5-15 days	Resale certificate + estoppel are legally distinct. Estoppel valid 30 days. SB 154 milestone inspection rules apply.
Georgia (GA)	\$200-350	3-10 days	No state-mandated resale certificate, but most associations require one. POA governs assessments and liens.
Illinois (IL)	\$250-400	5-7 days	Condominium Act requires resale certificate with budget, bylaws, and rules. 5-day turnaround required by law.
Nevada (NV)	\$250-400	5-10 days	NRS 116 requires resale package with budget, CC&Rs, and financials. Management must respond within 10 days.
New Jersey (NJ)	\$300-450	7-14 days	Condominium Act mandates resale certificate. COOPs have additional requirements. 7-day response time.
North Carolina (NC)	\$200-350	5-10 days	POA Act requires disclosure statement. Resale certificates common but not always state-mandated.
Tennessee (TN)	\$200-350	5-10 days	Condominium Act of 2008 requires resale certificate with budget and bylaws. Fees vary by association.
Texas (TX)	\$250-450	5-14 days	Resale certificate + estoppel are distinct. Property Code Chapter 207 governs. 7-day response for estoppel.
Washington (WA)	\$250-400	7-14 days	Condominium Act requires resale certificate with 5-year budget history. HOA must respond within 10 days.

What These Numbers Mean

Fees shown are typical ranges for the document package itself. They do not include rush fees, third-party platform charges, or HOA transfer fees which can add \$100-300. Turnaround times assume standard processing; rush orders can cut this by 50% or more.

[] **Always verify current fees before ordering**

HOA fees change annually. The ranges here are estimates for budgeting purposes.

[] **State laws override association bylaws**

If an association demands fees above the state cap, cite the relevant statute.

[] **Some states require attorney review**

New Jersey and Illinois have specific attorney-review provisions for condo purchases.

[] **Digital delivery is not universal**

Some states still require physical or notarized documents. Confirm delivery method before ordering.

WARNING

This table is accurate as of May 2026. State laws change. Always verify current requirements with qualified legal counsel or the association's management company.

Need Help With HOA Documents?

HOA Docs Direct handles HOA document retrieval in all 50 states. We know the local requirements, fee structures, and compliance rules so your closing stays on track.

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