



Good recordkeeping is not just an administrative task, it is a legal obligation. Arizona HOAs and condominium associations are nonprofit corporations, which means they must maintain corporate, financial, and operational records in compliance with state law. Clear retention practices and consistent response procedures also protect boards from disputes, audit issues, and claims of non-transparency.

This cheat sheet provides a detailed overview of what Arizona associations must keep, how long to keep it, and how to handle owner records requests.

The Legal Foundation

Arizona nonprofit corporations are governed by Arizona Revised Statutes Section 10-11601, which requires associations to maintain permanent corporate records, including minutes and accounting records.

In addition, inspection rights for members are governed by:

- Arizona Revised Statutes Section 33-1805 (Planned Communities)
- Arizona Revised Statutes Section 33-1258 (Condominiums)

Together, these statutes define both the board's duty to maintain records and the members' right to inspect them.

Can We Store Everything in the Cloud?

Yes, Arizona law permits records to be maintained in written form or in another form capable of being converted into written form within a reasonable time. Properly managed digital storage satisfies this requirement.

However, compliance depends on structure and control. The cloud account should belong to the association, not an individual board member. Administrative access should transfer seamlessly between boards and managers. Files should be organized, searchable, and backed up.

While most documents may be digitized and paper copies destroyed, original recorded documents (such as CC&Rs and Articles of Incorporation) should be permanently preserved in secure storage.

Records You Should Never Destroy

Some documents form the legal backbone of the community and should be retained permanently. These include:

- Governing documents (Articles, Bylaws, CC&Rs, Rules, and amendments)
- Board meeting minutes and resolutions



- Recorded plats, easements, and deeds
- Major contracts and historical reserve studies

These records protect institutional memory and ensure future boards understand past decisions.

Financial Records: How Long Is Long Enough?

Financial transparency requires thoughtful retention, even when statutes do not specify exact timelines.

A practical standard in Arizona is:

- **Seven years** for tax returns, audits, insurance policies (including expired policies), general ledgers, and expired contracts and supporting banking documents such as statements and cancelled checks.

Seven years aligns with common audit and IRS lookback periods and provides protection if disputes arise.

Owner & Unit Files

Each lot or unit should have a permanent file containing architectural approvals, violation history, and related correspondence. These records should remain with the property, not the owner, and should never be discarded. They provide continuity when ownership changes and help prevent inconsistent enforcement.

Election & Removal Records

Arizona statutes impose specific retention requirements for election materials and director removal proceedings.

For planned communities and condominiums, ballots and related election documents must be retained for at least one year after the election pursuant to:

- Arizona Revised Statutes Section 33-1812
- Arizona Revised Statutes Section 33-1250

Similarly, director removal records must be retained for at least one year under:

- Arizona Revised Statutes Section 33-1813
- Arizona Revised Statutes Section 33-1243

These materials must also be made available for member inspection during the statutory retention period.



Responding to Records Requests

Under Arizona Revised Statutes Section 33-1805 and Arizona Revised Statutes Section 33-1258, associations must make certain records reasonably available to members.

Key requirements include:

- Records must be provided within ten (10) business days after a written request.
- Associations may charge up to \$0.15 per page for copies.
- Associations may not charge for inspection time.

Certain categories of records may be withheld, including attorney-client privileged communications, executive session minutes, pending litigation materials, and personal or health information.

Importantly, there is no automatic “three-year limit” on what an owner may request. The three-year reference in corporate statutes relates to what must be maintained, not what can be inspected if the association still possesses the records.

Why a Written Retention Policy Matters

Even when statutes do not specify exact timelines, boards should adopt a formal records retention policy. A written policy:

- Promotes consistency across board transitions
- Reduces the risk of selective destruction claims
- Protects the association in audits or litigation
- Clarifies response procedures for management

Clear organization and documented retention practices demonstrate that the board is acting in good faith and fulfilling its fiduciary duties.

Bottom Line

Records management is not just about storage—it is about transparency, continuity, and legal compliance. Associations that proactively organize, digitize, and adopt formal retention standards significantly reduce disputes and administrative burden.

When in doubt, boards should consult legal counsel to ensure their retention practices and inspection responses comply with Arizona law and their governing documents.



For more information, view our Cheat Sheet “Community Association Records” [HERE](#), or at <https://www.mulcahylawfirm.com/publications/community-association-records-documents/>.