Delinquency and aging report

A working report for a Florida community association board. Fill it in, take it to the meeting, and work straight down it.

How to use this

This is one report with three jobs, and it does them in this order.

1. **It measures.** Section B is the line-level aging: one row per delinquent account, split into current, 31 to 60, 61 to 90, and 91 or more days, so the totals foot to the assessments receivable line on your balance sheet.
2. **It tracks a clock, not a mood.** Section C gives every account a collection status, and Section D ties each status to the statute that governs what has to happen next and how long it takes. Most of what a board thinks of as “deciding to get tough” is not a decision at all. It is a sequence of notices with fixed waiting periods, and skipping one costs the association its attorney fees.
3. **It protects the owner named in it.** Section G sets out what a board may write down, what it must show to members who ask, and what it must not publish. A delinquency report is a list of your neighbors’ financial trouble with their names on it. Handle it that way.

Fill order. Header, then Section B from your accounting system, then Section C status per account, then Section D to see which clocks are running, then Section H to reconcile the report to the financial statements, then Sections K and L to record what the board did and sign off. Sections E, F, G, and I are reference: read them once, then use them to check that what your ledger did to a payment is what the statute requires.

Frequency. Monthly, with the financial package. Section A alone can be read into the minutes; Section B usually should not be, for the reasons in Section G.

Who fills it in. The manager or bookkeeper prepares Sections A, B, K, and L. The board reviews and takes action under Sections D and K. Anything involving a lien, a foreclosure, or a payment plan that alters a statutory right should be reviewed by association counsel before it is signed.

Where the numbers in the notes came from. The frequencies quoted throughout were measured against 2,741 real Florida association documents. That is the count produced by one stated filter: documents classified as financial statements or budgets, held for an association whose state of record is Florida, with extracted text of more than zero characters. The filter is written out so the number can be reproduced or disputed. Widen it to every such document whether or not text was extracted and the denominator is 3,954; narrow it to those carrying at least 500 characters of text and it is 2,680; add reserve studies and it moves again. A frequency quoted without its denominator is not a measurement. Every statutory statement was read from the section itself, not from practice and not from a summary. Where a common practice conflicts with a statute, the statute wins and this template says so.

0. What this report is and is not

It is	It is not
A management report to the board	An estoppel certificate. Estoppel is a separate statutory instrument with its own deadlines, fee caps, and content requirements
The support for the assessments receivable line and the allowance for doubtful accounts	A demand letter. Nothing in this report satisfies any statutory notice. The notices are separate documents, sent separately, in the forms the statute prescribes
A record of which statutory clock is running on which account	A decision to sue anyone. Referral to counsel and authorization to lien or foreclose are board actions taken at a noticed meeting, recorded in the minutes
Part of the association's accounting records, which are official records	A publishable roster. See Section G

State your basis of accounting before anyone reads a number. A delinquency report means different things on a cash basis than on an accrual basis, and a report that does not say which one it is will be filled in wrong. Enter it in the header, in the field added for it, and do not change it between periods without saying so on the face of the report.

This template is written for an **accrual** basis, and that assumption is load bearing in exactly two places: Section H and Section I. On an accrual basis an assessment becomes revenue and a receivable when it is billed, so there is an assessments receivable balance for Section B to foot to, a prepaid assessments liability for Section 3.4 to foot to, and an allowance for doubtful accounts for Section I to compute. On a **cash** basis none of those accounts exist. Revenue is recorded when the money arrives, the balance sheet carries no receivable, no allowance, and no bad debt expense, and a treasurer who tries to run Section H or Section I as written will conclude the report is broken when it is the basis that differs. On a cash basis, skip the allowance worksheet in Section 10.1 entirely and keep the write-off log in Section 10.2 as a record of balances the board has stopped pursuing rather than as an accounting entry. Of the Florida financial and budget documents measured for this template, 133 mention a cash basis and 271 an accrual basis, so neither is unusual.

Everything else in this report works identically on either basis. The aging in Section B, the status codes in Section C, the statutory clock in Section D, the application-of-payments rule in Section E, the delinquency consequences in Section F, and the records and privacy rules in Section G are all about what an owner owes and what the association must do about it. None of them depend on how the association books it. What changes on a cash basis is this: run Section H against the subsidiary owner ledger rather than against a balance sheet receivable, strike the allowance and prepaid lines, and note on the face of the report that the balance sheet does not carry these balances. A **modified accrual** or modified cash basis sits between the two, and you have to say which accounts it accrues.

Florida law does not choose your basis. § 718.111(13), § 719.104(4), and § 720.303(7), Fla. Stat. set the year-end financial reporting requirement and the tier of report your association owes its members. Your accountant governs the basis on which these balances are recorded.

One structural note before you start. An association is collecting its own debt from its own members. It is not a bank. The unpaid assessment of one owner is a real reduction of the money available to maintain property that every other owner co-owns, which is why the statutes give associations lien rights that ordinary creditors do not have. It is also why those rights come with notice requirements that ordinary creditors do not have. Both halves are the deal.

1. Report header

Field	Entry
Association legal name	[ASSOCIATION LEGAL NAME, INC.]
Association type	[CONDOMINIUM, ch. 718 / HOMEOWNERS, ch. 720 / COOPERATIVE, ch. 719]
Report period ending	[MM/DD/YYYY]
Aging computed as of	[MM/DD/YYYY]
Basis of accounting for this report and the statements it ties to	[ACCRUAL / MODIFIED ACCRUAL / MODIFIED CASH / CASH]
Basis changed since the prior period	[NO / YES, explain:]
Total units or parcels	[###]
Regular assessment amount and frequency	$[#,###.##] per [MONTH / QUARTER]
Assessment due date per governing documents	[e.g. the first day of each month]
Grace period per governing documents, if any	[## days] or [NONE STATED]
Interest rate on delinquencies per declaration or bylaws	[##.##]% per year, or 18% if the documents are silent
Administrative late fee per governing documents	$[##.##] or [##]% of the installment, or [NOT AUTHORIZED]
Prepared by	[NAME], [TITLE / LICENSE NO. if a Florida CAM]
Prepared on	[MM/DD/YYYY]
Reviewed by board on	[MM/DD/YYYY]

Two header fields do more work than they look like. The due date and the interest rate both come from your own recorded documents, not from this template and not from what the accounting software defaults to. If your declaration is silent on interest, § 718.116(3), § 719.108(3)(a), and § 720.3085(3), Fla. Stat. each supply 18% per year by default. If your declaration is silent on a late fee, you do not have one: all three chapters condition the administrative late fee on the declaration or bylaws providing for it.

2. Section A: board summary

The one-page view. Everything here is a total, so it can be discussed in an open meeting without reading anyone's name aloud.

Measure	This period	Prior period	Change
Total assessments receivable, gross	$[#,###.##]	$[#,###.##]	$[#,###.##] \| \| Less allowance for doubtful accounts \| ($ [#,###.##])
Owner credit balances and prepaid assessments	$[#,###.##]	$[#,###.##]	$[#,###.##]
Accounts with any balance due	[##]	[##]	[##]
Accounts 91 or more days past due	[##]	[##]	[##]
Accounts under an active payment plan	[##]	[##]	[##]
Accounts with a recorded claim of lien	[##]	[##]	[##]
Accounts in foreclosure	[##]	[##]	[##]
Accounts in bankruptcy	[##]	[##]	[##]
Delinquency rate, accounts past due divided by total units	[##.#]%	[##.#]%	[##.#] pts
Delinquency rate, dollars past due divided by annual assessment revenue	[##.#]%	[##.#]%	[##.#] pts

Measure	This period	Prior period	Change
Collection costs recovered this period	$[#,###.##]	$[#,###.##]	$[#,###.##]
Amounts written off this period	$[#,###.##]	$[#,###.##]	$[#,###.##]

Read the two delinquency rates together. The account rate tells you how many neighbors are behind. The dollar rate tells you how much of the budget is at risk. A community where 12% of accounts are behind but only 2% of dollars are at risk has a late-payer problem, which is a reminder-and-autopay problem. A community where 2% of accounts hold 11% of the dollars has two or three deeply distressed units, which is a legal-process problem. They call for opposite responses and the same headline number hides both.

3. Section B: the aging report

3.1 Column definitions

Column	What goes in it	Note
Unit or parcel	The unit designation or lot and block as it appears in the declaration	Use the recorded designation, not a street nickname
Account no.	Your ledger's account number for the unit	
Owner of record	Name as it appears in the association's records	See Section G before this column leaves the building
Current	Charges posted but not yet past due	Some systems label this 0-30
31-60	Past due 31 to 60 days	
61-90	Past due 61 to 90 days	
91+	Past due 91 days or more	The threshold that matters most. See Section F for what crossing it triggers, and Section I for what it does to the allowance
Total due	Sum of the four buckets	Must equal the account balance in the ledger

Column	What goes in it	Note
Assessments	Portion of total due that is unpaid assessments	Break out, see 3.3
Interest	Accrued interest	
Late fees	Administrative late fees	
Costs and fees	Collection costs and attorney fees incurred	
Status	Collection status code from Section C	
Status date	Date that status was reached	This is the date the clock started
Last action	The last thing the association actually did	Verb plus date, not an adjective
Next action due	The date the next step becomes available or required	Computed from Section D

On bucket labels. The four-bucket split above matches what Florida association accounting systems actually produce. Two labeling conventions are common in the corpus, `0-30 / 31-60 / 61-90 / 91+` and `Current / 30 days / 60 days / 90 days`, and they mean the same thing. Pick one and keep it, because a board comparing a report labeled one way against a prior month labeled the other will read a change that is not there.

3.2 The report

Unit / parcel	Account no.	Owner of record	Current	31-60	61-90	91+	Total due	Status	Status date	Last action	Next action due
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]

Unit / parcel	Account no.	Owner of record	Current	31-60	61-90	91+	Total due	Status	Status date	Last action	Next action due
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]
[UNIT]	[######]	[NAME]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]	[CODE]	[MM/DD/YY]	[ACTION, MM/DD/YY]	[MM/DD/YY]
[UNIT	[####	[NAM	$	$	$	$	$	**$**	**$**		

Unit / parcel	Account no.	Owner of record	Current	31-60	61-90	91+	Total due	Status	Status date	Last action	Next action due
]	##]	E]	[###.##]	[###.##]	[###.##]	[###.##]	[#,###.##] | [CODE] | [MM/DD/YY] | [ACTION, MM/DD/YY] | [MM/DD/YY] | | **Totals** | | | **$ [#,###.##]**	**[#,###.##]** | **$ [#,###.##]**	**[#,###.##]** | **$ [##,###.##]**		

Add rows as needed. Sort by the 91+ column descending, not alphabetically by name: the report should open on the accounts that are closest to a legal deadline.

3.3 Composition of the balance, per account

Total due is not one number, and treating it as one is how boards misread their own exposure. An account showing $2,300 might be twenty months of unpaid assessments, or four months of assessments plus $1,700 of attorney fees. Those are different problems with different solutions.

Unit / parcel	Assessments, operating portion	Assessments, reserve portion	Interest	Late fees	Collection costs	Attorney fees	Fines	Other charges	Total due
[UNIT]	$ [#,###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [###.##]	$ [#,###.##]

<table>
<tr><th>Unit / parcel</th><th>Assessments, operating portion</th><th>Assessments, reserve portion</th><th>Interest</th><th>Late fees</th><th>Collection costs</th><th>Attorney fees</th><th>Fines</th><th>Other charges</th><th>Total due</th></tr>
<tr><td>[UNIT]</td><td>$ [#,###.##]</td><td>$ [###.##]</td><td>$ [###.##]</td><td>$ [###.##]</td><td>$ [###.##]</td><td>$ [###.##]</td><td>$ [###.##]</td><td>$ [###.##]</td><td>$ [#,###.##]</td></tr>
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</table>

Split the assessment into its operating and reserve portions, and keep them split. A delinquent assessment is not one pool of money. If your budget funds reserves through the regular assessment, then every unpaid installment carries a reserve component, and an unpaid assessment is an underfunded reserve as much as it is a short operating account. § 718.111(14), Fla. Stat. requires that commingled operating and reserve funds be accounted for separately and that a commingled account never fall below the amount identified as reserve funds; a receivable reported as a single number makes that impossible to see. Compute the reserve portion the same way the assessment was budgeted: apply the reserve share of the regular assessment to the unpaid installments. If your governing documents or your budget make the split something other than proportional, use that and say so here.

Two consequences a board should read directly off this column. Reserve dollars sitting in receivables are reserve dollars that are not in the reserve account, which belongs in the reserve funding discussion and not only in the collections discussion. And a write-off under Section 10.2 that includes a reserve portion is a write-off of reserve funding, which is the kind of decision a board should make knowingly rather than discover a year later.

Keep fines in their own column and do not let them migrate. In a condominium, a fine may not become a lien against a unit, § 718.303(3), Fla. Stat. In a homeowners association, a fine of less than $1,000 may not become a lien against a parcel, § 720.305(2), Fla. Stat. A ledger that merges fines into the assessment balance will produce a lien amount that overstates what the lien actually secures, and an estoppel figure that does the same.

3.4 Credit balances

Owners who are ahead do not belong in the aging table, but they do belong in the report, because they are a liability rather than an asset.

Unit / parcel	Credit balance	Reason	Applied to
[UNIT]	$[###.##]	[PREPAID / OVERPAYMENT / REFUND DUE]	[PERIOD]
[UNIT]	$[###.##] \| [PREPAID / OVERPAYMENT / REFUND DUE] \| [PERIOD] \| \| **Total credit balances** \| **$[#,###.##]**		

Do not net credit balances against delinquent balances to produce a smaller headline number. Prepaid assessments are a liability on the balance sheet; receivables are an asset. Netting them misstates both.

4. Section C: collection status codes

These codes are drawn from what Florida association management systems actually put in the status column, tied to the statutory step each one represents. Use the code, the date, and nothing else. The status column is not the place for an opinion about the owner.

Code	Meaning	Statutory significance
`CUR`	Current, no balance	None
`LATE`	Balance past due, routine reminder or statement sent	No statutory clock running yet
`NLA`	Notice of late assessment delivered	Starts the 30 day period. Until this notice is delivered, the association may not require payment of attorney fees related to the past due assessment
`ITL`	Notice of intent to record a claim of lien delivered	Starts the 45 day period before a lien may be recorded
`ATTY`	Referred to association counsel, demand issued	Track the referral date and the board action authorizing it
`LIEN`	Claim of lien recorded	The lien becomes ineffective 1 year after recording unless an action to enforce it is commenced

Code	Meaning	Statutory significance
`PREFC`	Pre-foreclosure notice delivered	Condominium and homeowners associations only, see 5.3
`FC`	Foreclosure action filed	
`MJ`	Money judgment action filed or entered	May be pursued without waiving the lien
`PLAN`	Active written payment plan	See Section J
`BK`	Owner in bankruptcy	Stop. The automatic stay applies. See 4.1
`MTG-FC`	Third party mortgage foreclosure pending on the unit	Changes the economics, see 4.2
`AGENCY`	Placed with a collection agency	Confirm the agency's own compliance obligations with counsel
`WO`	Written off as uncollectible	An accounting entry only, see Section I

4.1 Bankruptcy

When an owner files bankruptcy, the automatic stay under federal law halts collection activity. Two Florida timing rules bend around it. Under § 718.116(5)(b) and § 719.108(4)(b), Fla. Stat., the one year life of a recorded claim of lien is automatically extended for any length of time during which the association is prevented from filing a foreclosure action by an automatic stay resulting from a bankruptcy petition. Under § 720.3085(5)(b), Fla. Stat., "the time limitations in this subsection" do not apply if an owner of the parcel is a debtor in a bankruptcy proceeding.

Read that homeowners provision narrowly. "This subsection" is subsection (5), which is the pre-foreclosure notice and its 45 days. It is not a general suspension of the notice requirements in ch. 720, it does not switch off the separate 45 day wait that § 720.3085(4)(a), Fla. Stat. imposes before a lien may be recorded, and it is certainly not permission to record, lien, or foreclose during an automatic stay, which federal law forbids independently. What the provision does is stop the association's own statutory clock from being used against it for a delay the stay caused.

Mark the account BK, record the petition date and case number, stop every other action, and route it to counsel. Do not send a notice, do not apply a late fee, and do not call the owner.

4.2 A third party foreclosure is pending

If a mortgage foreclosure is already running against the unit, the association's position changes.

- **Condominium.** § 718.116(6)(b), Fla. Stat. provides that the pre-foreclosure notice requirement does not apply if an action to foreclose a mortgage on the unit is pending before any court, the rights of the association would be affected by that foreclosure, and actual, constructive, or substitute service of process has been made on the unit owner. All three conditions, not one.

- **Homeowners.** § 720.3085(5)(b), Fla. Stat. provides that the time limitations in that subsection do not apply if the parcel is subject to a foreclosure action or forced sale of another party. As in 4.1, "this subsection" is subsection (5), the pre-foreclosure notice. The subsection (4) pre-lien notice and its 45 days are untouched by it, so do not read this line as permission to record a lien without the pre-lien wait.

There is also a recovery limit worth knowing before the association spends money chasing a unit that is going to be taken by the lender. Under § 718.116(1)(b)1., Fla. Stat., a first mortgagee or its successor or assignee that acquires title by foreclosure or deed in lieu is liable for unpaid assessments that came due before it took title only up to the lesser of the unit's unpaid common expenses and regular periodic assessments that accrued or came due during the 12 months immediately preceding acquisition of title, or one percent of the original mortgage debt. That limit applies only if the first mortgagee joined the association as a defendant in the foreclosure action, with a narrow exception where the association was dissolved or had no discoverable office or agent for service. Get the association joined.

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5. Section D: the statutory clock

This is the section the note on the front of this template exists for. Boards routinely discuss collections as though every step were a choice: whether to send a letter, whether to lien, how long to wait. Some of it is a choice. The parts below are not. They are conditions precedent, and an association that skips one does not merely proceed impolitely, it loses money it would otherwise have recovered.

5.1 Notice of late assessment: the 30 day step

	Condominium	Homeowners	Cooperative
Authority	§ 718.121(5), Fla. Stat.	§ 720.3085(3)(d), Fla. Stat.	§ 719.108(3)(c), Fla. Stat.
What it gates	The association may not require payment of attorney fees related to a past due assessment without first delivering this notice	Same	Same
Period given	30 days from the date of the letter	30 days after the date of the letter	30 days
Form	Substantially the statutory form, captioned NOTICE OF LATE ASSESSMENT	Same	Same
Delivery	First-class US mail to	Same, parcel address	See the statute

	Condominium	Homeowners	Cooperative
	the owner's last address in the association's records, and if that is not the unit address, also by first-class US mail to the unit address		
Deemed delivered	Upon mailing	Upon mailing	Upon mailing
Proof	A rebuttable presumption of mailing is established by a sworn affidavit from a board member, officer, agent, or a manager licensed under part VIII of ch. 468 attesting to the mailing	Same	Same

The statutory form itemizes maintenance due with dates, late fee if applicable, interest through a date, total outstanding, and a footnote stating the annual interest rate. It also states that the letter serves as the association's notice of its intent to proceed with further collection action no sooner than 30 days from the date of the letter.

Two things boards get wrong here.

First, this notice is not optional politeness that can be skipped for an owner who "already knows." It is the gate on attorney fees. Deliver it late and the association pays its own lawyer.

Second, the affidavit is worth executing at the time of mailing, not months later when someone disputes receipt. The statute makes the presumption available on a sworn affidavit attesting to the mailing. An affidavit sworn from memory a year on is a much weaker document than one sworn the week it went out.

5.2 Notice of intent to record a claim of lien: the 45 day step

	Condominium	Homeowners	Cooperative
Authority	§ 718.121(6), Fla. Stat.	§ 720.3085(4), Fla. Stat.	§ 719.108(4), Fla. Stat.
Rule	Except as otherwise provided in the chapter, no lien may be filed until 45 days after the notice has been delivered	A record of lien may not be filed unless the written notice or demand has been made, giving 45 days from the date the	A lien may not be filed until 45 days after the notice has been delivered

	Condominium	Homeowners	Cooperative
		notice is deposited in the mail	
Form caption	NOTICE OF INTENT TO RECORD A CLAIM OF LIEN	Same	Same
Delivery	By registered or certified mail, return receipt requested, and by first-class US mail to the owner's last address in the records, and if that is not the unit address, by first-class US mail to the unit address	By registered or certified mail, return receipt requested, and by first-class US mail to the last address in the records; if that address is outside the United States, first-class US mail to that address and to the parcel address is sufficient	Three-way rule, see below
Deemed delivered	Upon mailing		Upon mailing

The cooperative delivery rule under § 719.108(4)(a), Fla. Stat. is genuinely different and is easy to get wrong by assuming it matches ch. 718. It sorts by where the owner's most recent address of record is:

1. If the most recent address on the association's records is the unit address, send by certified mail, return receipt requested, to the unit address.
2. If the most recent address is in the United States but is not the unit address, send by certified mail, return receipt requested, to that most recent address.
3. If the most recent address is not in the United States, send by first-class US mail to that most recent address.

The statutory form for all three chapters itemizes maintenance due, late fee if applicable, interest through a date, certified mail charges, other costs, and total outstanding, with the interest rate in a footnote.

A sequencing point that costs associations real money. The homeowners association statute is explicit that these two notices stack rather than run concurrently. § 720.3085(5), Fla. Stat. provides that the pre-foreclosure notice may not be provided until the passage of the 45 days required in paragraph (4)(a). You cannot compress the timeline by mailing everything at once.

5.3 Pre-foreclosure notice: another 45 days, and the chapters differ

	Condominium	Homeowners	Cooperative
Authority	§ 718.116(6)(b), Fla. Stat.	§ 720.3085(5), Fla. Stat.	No equivalent notice appears in § 719.108,

	Condominium	Homeowners	Cooperative
			Fla. Stat.
What the 45 days precedes	Entry of a foreclosure judgment. No foreclosure judgment may be entered until at least 45 days after the association gives the notice	Bringing the action. The action to foreclose the lien may not be brought until 45 days after the owner has been provided the notice	Not applicable
Form caption	DELINQUENT ASSESSMENT	DELINQUENT ASSESSMENT	Not applicable
Penalty for skipping	If the notice is not given at least 45 days before the foreclosure action is filed, and the unpaid assessments are paid before entry of a final judgment of foreclosure, the association recovers no attorney fees or costs	The association may recover interest, late charges, costs, and reasonable attorney fees in a lien foreclosure or money judgment action	Not applicable
Delivery	Delivery of a copy to the unit owner, or certified or registered mail, return receipt requested, to the owner's last known address	In the manner provided in § 720.3085(4)(b), Fla. Stat.	Not applicable

Do not read the condominium and homeowners rules as the same rule. In a condominium the 45 days runs against entry of judgment; in a homeowners association it runs against bringing the action. A practitioner who applies the condominium framing to a homeowners association files 45 days too early.

Condominium only. § 718.116(6)(b), Fla. Stat. also provides that the notice requirement is satisfied if the unit owner records a notice of contest of lien under § 718.116(5). That is a rare fact pattern but it is in the statute.

5.4 Notice of contest of lien, and the 1 year life of a lien

Two deadlines run against the association after a lien is recorded, and both can extinguish it.

Deadline	Condominium	Cooperative	Homeowners
Lien becomes ineffective unless an enforcement action is commenced	1 year after the claim of lien was recorded, § 718.116(5)(b)	1 year after recording, § 719.108(4)(b)	Confirm with counsel against the current text of § 720.3085 and your governing documents
If the owner records a notice of contest of lien	The association has 90 days after service to file an action to enforce the lien. If it does not, the lien is void, § 718.116(5)(c)	Same, § 719.108(4)(c)	Confirm with counsel
Extension for bankruptcy stay	Both periods extend for any length of time the association is prevented from filing by an automatic stay	Same	

Track both dates in the report. Add a `Lien recorded` and `Lien expires` column to Section B for any account at `LIEN` status or beyond. A lien that quietly expires because nobody diaried it is a total loss of the association's priority position, achieved through pure inattention.

5.5 Clock tracker

Fill one row per account that has entered the notice sequence.

Unit / parcel	NLA mailed	NLA + 30	ITL mailed	ITL + 45	Board authorized lien	Lien recorded	Lien expires (recorded + 1 yr)	Pre-FC notice	Pre-FC + 45	Action filed
[UNIT]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]
[UNIT]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]
[UNIT]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]	[MM/DD/YY]

6. Section E: how a payment must be applied

This is the single most misunderstood rule in association collections, and it is identical across all three chapters.

Any payment received by the association must be applied **first to interest, then to the administrative late fee, then to costs and reasonable attorney fees incurred in collection, and then to the delinquent assessment.**

- Condominium: § 718.116(3), Fla. Stat.
- Cooperative: § 719.108(3)(a), Fla. Stat.
- Homeowners: § 720.3085(3)(b), Fla. Stat.

The part that surprises people. All three chapters state that this ordering applies notwithstanding § 673.3111, Fla. Stat., any purported accord and satisfaction, or any restrictive endorsement, designation, or instruction placed on or accompanying a payment. An owner who writes "payment in full for assessments only" on the memo line of a check does not change the application order. All three chapters add that the preceding sentence is intended to clarify existing law.

Why a board should care rather than leave it to the bookkeeper. This order is what makes a partial payment fail to cure a delinquency. An owner who owes twelve months of assessments plus $900 of interest and fees, and who pays exactly twelve months of assessments, has paid the interest and fees and is still behind on assessments. Boards who do not understand this become convinced the accounting is wrong. It is not. It is statutory.

Check	Yes / No
Does the accounting system apply receipts in the statutory order automatically	[YES / NO]
Has anyone manually re-applied a payment out of order this period	[YES / NO], detail: [ ]
Are restrictive endorsements being honored in error	[YES / NO]

6.1 Interest and late fee limits

	Condominium	Cooperative	Homeowners
Interest rate	As provided in the declaration, not to exceed the rate allowed by law; 18% per year if the declaration provides none, § 718.116(3)	As provided in the cooperative documents; 18% per year if none provided, § 719.108(3)(a)	As provided in the declaration or bylaws, not to exceed the rate allowed by law; simple interest at 18% per year if none provided, § 720.3085(3)
Compounding			Notwithstanding the

	Condominium	Cooperative	Homeowners
			declaration or bylaws, compound interest may not accrue, § 720.3085(3)
Administrative late fee	If provided by the declaration or bylaws, up to the greater of $25 or 5% of each delinquent installment, § 718.116(3)	If the cooperative documents or bylaws so provide, up to the greater of $25 or 5% of each delinquent installment, § 719.108(3)(a)	If the declaration or bylaws so provide, up to the greater of $25 or 5% of the amount of each installment paid past the due date, § 720.3085(3)(a)
A late fee is	Not subject to ch. 687 or § 718.303(4), § 718.116(3)		Not subject to ch. 687 and is not a fine, § 720.3085(3)(b)

Two consequences follow from the fee ceiling being tied to the installment. An association that assesses quarterly and charges 5% is charging 5% of a quarterly installment, which is a larger dollar figure than 5% of a monthly one. And the “greater of $25 or 5%” floor means very small associations with low assessments still get $25.

The homeowners rule that a late fee is not a fine matters procedurally: it means the 14 day notice and hearing machinery that governs fines under § 720.305(2)(b), Fla. Stat. does not attach to a late fee.

7. Section F: what delinquency triggers besides money

Delinquency is not only a receivable. Under Florida law it changes an owner’s standing in the association. A board that does not track these is leaving remedies unused; a board that applies them incorrectly creates a different kind of liability.

7.1 Suspension of common area and facility use rights

	Condominium, § 718.303(4)	Homeowners, § 720.305(3)
Trigger	More than 90 days delinquent in paying a fee, fine, or other monetary obligation	More than 90 days delinquent in paying any fee, fine, or other monetary obligation
What may be suspended	Right of the owner or the unit’s occupant, licensee, or invitee to use common elements, common facilities, or other association property	Rights of the member or the member’s tenant, guest, or invitee to use common areas and facilities

	Condominium, § 718.303(4)	Homeowners, § 720.305(3)
What may **not** be suspended	Limited common elements intended to be used only by that unit, common elements needed to access the unit, utility services provided to the unit, parking spaces, and elevators	That portion of common areas used to provide access or utility services to the parcel. A suspension may not prohibit vehicular and pedestrian ingress and egress, including the right to park
Notice and hearing	The 14 day notice and hearing requirements that apply to fines do not apply to this suspension	Same
Board action	Must be approved at a properly noticed board meeting, then written notice by mail or hand delivery, § 718.303(6)	Must be approved at a properly noticed board meeting, then written notice, § 720.305(5)
Duration	Until the obligation is paid in full	Until the obligation is paid in full

Both chapters provide that these suspensions apply to a member and where appropriate the member's tenants, guests, or invitees even if the delinquency arose from fewer than all of the multiple units or parcels the member owns, § 718.303(7) and § 720.305(6), Fla. Stat.

7.2 Suspension of voting rights, where the chapters genuinely diverge

This is the most commonly conflated pair of rules in this whole area.

	Condominium, § 718.303(5)	Homeowners, § 720.305(4)
Dollar threshold	More than $1,000	None stated
Time threshold	More than 90 days delinquent	More than 90 days delinquent
Advance proof to the owner	Proof of the obligation must be provided to the owner 30 days before the suspension takes effect	Not stated
Pre-election notice	At least 90 days before an election, the association must notify the owner that voting rights may be suspended for nonpayment	Not stated
Effect on quorum math	The suspended voting interest is subtracted from the total	Same

	Condominium, § 718.303(5)	Homeowners, § 720.305(4)
	number of voting interests, and is not considered for any purpose including quorum, conducting an election, or any approval threshold	
Ends	Upon full payment of all obligations currently due or overdue	Upon full payment of all obligations currently due or overdue
Notice and hearing	The fine notice and hearing requirements do not apply	Same
Board action	Must be approved at a properly noticed board meeting, § 718.303(6)	Must be approved at a properly noticed board meeting, § 720.305(5)

Apply the condominium rule in a condominium. Suspending a condominium unit owner's vote over a $400 balance, or without the 30 day proof and the 90 day pre-election notice, is a suspension the statute does not authorize, and it happens inside an election, which is exactly where a defective act gets challenged.

The quorum arithmetic is not a footnote. Because suspended interests come out of the denominator, a suspension changes what number constitutes a majority for every vote taken while it is in place. Track the count.

Suspension tracker		
Unit / parcel	Suspension type	Effective date
[UNIT]	[USE RIGHTS / VOTING]	[MM/DD/YY]
[UNIT]	[USE RIGHTS / VOTING]	[MM/DD/YY]
Total voting interests in the association	[###]	
Voting interests currently suspended	[###]	
Adjusted total voting interests	**[###]**	

7.3 Board eligibility, where the chapters diverge again

	Condominium, § 718.112(2)(d)	Homeowners, § 720.306(9)(b)
Barred from candidacy	A person delinquent in the payment of any assessment due to the association is not eligible to be a candidate and may not be listed on the ballot	A person delinquent in the payment of any fee, fine, or other monetary obligation on the day he or she could last nominate himself or herself may not seek election, and the name is not listed on the ballot
How delinquency is measured	A person is delinquent if a payment is not made by the due date specifically identified in the declaration, bylaws, or articles. If no due date is specified, the due date is the first day of the assessment period	Any delinquency to the association with respect to any parcel
Sitting director or officer	A director or officer more than 90 days delinquent in the payment of any monetary obligation due the association is deemed to have abandoned the office, creating a vacancy to be filled according to law, § 718.112(2)(p)	A board member who becomes more than 90 days delinquent is deemed to have abandoned the seat, creating a vacancy to be filled according to law

Note the asymmetry. Candidacy is barred by **any** delinquency, with no 90 day grace and no dollar floor. A sitting seat is vacated only past **90 days**. A board that only checks the 90 day number before an election will seat an ineligible candidate.

Add an election-season step. In the report cycle that precedes the candidate deadline, run the aging report as of the deadline date and check every declared candidate against it. Record the check.

Election year check	
Candidate nomination deadline	[MM/DD/YYYY]
Aging report run as of that date	[YES / NO]
Candidates with any balance due	[NAMES OR NONE]
Sitting directors more than 90 days delinquent	[NAMES OR NONE]

7.4 Demanding rent from a tenant

Where a delinquent owner's unit is occupied by a tenant, all three chapters let the association demand that the tenant pay rent directly to the association until the owner's monetary obligations are paid in full: § 718.116(11), Fla. Stat. for condominiums, § 719.108(10), Fla. Stat. for cooperatives, and § 720.3085(8), Fla. Stat. for homeowners associations. The cooperative provision is easy to miss because it sits at the end of a long section, but it is there and it tracks the condominium mechanics closely, down to the 14 day proof window and the statutory form.

The mechanics that trip associations up:

- The demand to the tenant must be by hand delivery or United States mail, in substantially the statutory form.
- The association must also mail written notice to the owner of the demand.
- If the tenant already paid rent to the landlord for the current period before receiving the demand, and gives the association written proof within 14 days, the tenant's obligation to the association begins with the next rental period.
- The tenant's liability may not exceed the amount due from the tenant to the landlord, and the landlord must credit the tenant for what is paid to the association.
- The tenant is immune from any claim by the landlord or owner for rent timely paid to the association after written demand.
- The association must provide written receipts on request.
- If the tenant fails to pay after demand, the association may issue notice under § 83.56 and sue for eviction under §§ 83.59 to 83.625, Fla. Stat. as if it were a landlord. The association is not otherwise a landlord under ch. 83 and specifically has no obligations under § 83.51, Fla. Stat.
- Paying the association gives the tenant none of an owner's rights: no vote, no access to the books and records.
- A court may supersede the whole mechanism by appointing a receiver.

This is often the fastest real recovery available on a rented unit, and it is underused. It is also a demand made on someone who owes the association nothing, so the statutory form and the 14 day proof window are not formalities.

Rent demand tracker			
Unit / parcel	Tenant demand sent	Owner notified	Monthly rent captured
[UNIT]	[MM/DD/YY]	[MM/DD/YY]	$[#,###.##]
[UNIT]	[MM/DD/YY]	[MM/DD/YY]	$[#,###.##]

7.5 Acceleration, for condominiums

§ 718.112(2)(i), Fla. Stat. preserves an association's right to accelerate assessments of an owner delinquent in payment of common expenses. Accelerated assessments are due and payable on the date the claim of lien is filed, and include the amounts due for the remainder of the budget year in which the claim of lien was filed.

Acceleration must be supported by the governing documents and is a step to take with counsel, not from the report. Note it here only so that a board reading a lien amount larger than the aging total understands where the difference came from.

8. Section G: what a board may record, and who may see it

This report names people and states how much money they do not have. Florida law answers three separate questions about it, and boards tend to collapse them into one.

8.1 The association must keep it

The per-unit account is not optional and not discretionary. Both chapters require it by name as part of the accounting records, which are official records.

- **Condominium**, § 718.111(12)(a)11.c., Fla. Stat.: the accounting records must include a current account and a monthly, bimonthly, or quarterly statement of the account for each unit designating the name of the unit owner, the due date and amount of each assessment, the amount paid on the account, and the balance due.
- **Homeowners**, § 720.303(4)(a)10.b., Fla. Stat.: the parallel parcel statement of account, referenced by § 720.3085(3)(c)1., Fla. Stat.

So the answer to “should we be writing this down” is that the statute already decided. The name and the balance are required content.

Delivery of invoices and statements. § 718.121(4) and § 720.3085(3)(c), Fla. Stat. require that an invoice for assessments or a statement of account be delivered by first-class US mail or by electronic transmission to the owner’s e-mail address maintained in the official records. Changing the delivery method is not a back-office decision: the association must deliver written notice of the change to each owner at least 30 days before using the new method, by first-class mail to the last address of record and, if that is not the unit or parcel address, also to the unit or parcel address. And the owner must affirmatively acknowledge, electronically or in writing, an understanding that the method is changing, before the association may change it. In a condominium, those affirmative acknowledgments are themselves official records that are **not** accessible to unit owners, § 718.111(12)(c)5.h., Fla. Stat.

Delivery method check	
Current delivery method for invoices and statements	[FIRST-CLASS MAIL / ELECTRONIC]
If electronic, do we hold an affirmative acknowledgment for every owner on that method	[YES / NO]
Owners on electronic delivery without an acknowledgment on file	[###]

8.2 Members may inspect it

The per-unit statement of account is an accounting record, and accounting records are official records open to inspection by members. A board cannot refuse to show an owner the delinquency ledger on the ground that it is private. It is not private from the membership.

What is **not** accessible to unit owners is listed in § 718.111(12)(c)5., Fla. Stat., and several items on that list will appear in or near a collections file:

Not accessible to unit owners	Practical effect on this report
Records protected by lawyer-client privilege, and work product prepared by or at the express direction of the association attorney reflecting mental impressions, conclusions, litigation strategy, or legal theory, prepared exclusively for or in anticipation of litigation, until the litigation concludes	Counsel's strategy memo on a file is not producible. The ledger balance is
Information obtained by the association in connection with the approval of a lease, sale, or other transfer of a unit	Do not pull credit or background information from a transfer file into a collections narrative
Personnel records of association or management company employees	
Medical records of unit owners	Never record a medical reason for nonpayment in this report
Social security numbers, driver license numbers, credit card numbers, e-mail addresses, telephone numbers, facsimile numbers, emergency contact information, addresses of a unit owner other than as provided to fulfill the association's notice requirements, and other personal identifying information of any person, excluding the person's name, unit designation, mailing address, property address, and any address, e-mail, or facsimile provided to fulfill notice requirements	This is the redaction list. Name, unit designation, mailing address, and property address are outside the protection; bank details, SSNs, and personal contact numbers are inside it
Electronic security measures including passwords, and the association's software and operating system	

Two practical rules follow.

First, keep the collections file layered. Ledger and notices in one place, counsel's advice in another. A file that mixes them makes every inspection request an argument about privilege.

Second, do not put a bank account number, a check image, a social security number, or a driver license number in the delinquency report. There is no reason for any of them to be there, and their presence turns a producible record into a redaction exercise.

8.3 Publishing it is a third question, and the answer is usually no

Inspection by a member on request is not the same act as publication. A condominium association operating 25 or more units must post specified documents on its website or application under § 718.111(12)(g), Fla. Stat., and that statute is explicit about what must not go up: the association shall ensure that the information and records described in paragraph (c) which are not accessible to unit owners are not posted, and if protected or restricted information is included in documents that are required to be posted, the association shall ensure the information is redacted before posting.

A delinquency report is not on the required-posting list. Posting it anyway is a choice, and it is a choice to publish your neighbors' financial difficulty to anyone who finds the page.

What was actually observed, with its denominator. Of the 2,741 Florida association financial and budget documents measured for this template, 60 mention an aged receivable, an aging schedule, or receivable aging at all. That is 2.2%, so publishing owner-level aging is not common practice, and this template does not claim it is. What the small set does show is that some of the packages that did carry an aged receivable detail carried owner names beside the balances, on open association websites. One association's habit is not a standard, and neither the small number nor the practice makes it required or wise. The statute requires none of it.

The recommended posture:

Audience	What they get
The board, in a properly noticed meeting	The full report, Sections A through B
The membership, on a records request	The statement of account records the statute requires, with the § 718.111(12)(c)5. or § 720.303(5) protected items redacted
The membership, in minutes or a newsletter	Section A totals only. Counts and dollars, no names
The open internet	Nothing from Section B
A prospective purchaser or lienholder	An estoppel certificate for the specific unit, through the statutory process, not this report

8.4 One more constraint, flagged honestly

Florida's Consumer Collection Practices Act, part VI of ch. 559, Fla. Stat., regulates the conduct of persons collecting consumer debts, including restrictions on communicating a debtor's information to third parties and on the time and manner of contact. **This template makes no statement about how that chapter applies to a community association, because the text of ch. 559 was not available to verify against when this template was written.** It is not a theoretical concern in this context, and it is exactly the kind of provision that an association discovers only after it has done something. Have association counsel confirm the current text and its application to your association before adopting any collections communication practice, and specifically before discussing a named owner's balance with anyone other than the owner, the association's own professionals, and the board.

The same caution applies to the federal Fair Debt Collection Practices Act, which generally reaches third parties collecting on behalf of a creditor rather than a creditor collecting its own debt. Whether and how it reaches your management company or your collection agency is a question for counsel, not for this report.

8.5 Board conduct in the meeting

The report is a document. The meeting is a room, often with owners in it.

Practice	Why
Refer to accounts by unit or parcel designation in open discussion, not by name	The unit number is what the board acts on. The name adds nothing to the motion
Do not describe why an owner is behind	Reasons are frequently medical, marital, or employment-related. None of it is the board's to characterize, and the medical category is expressly protected
Keep the discussion to the decision on the table	Whether to authorize a lien is a decision. Whether an owner deserves sympathy is not a board matter
Record motions by unit designation and amount	The minutes are an official record and will outlive everyone in the room
Route any individual owner's dispute to the written process	An owner arguing a balance in open meeting is not a hearing and does not become one

9. Section H: reconciliation and tie-out

The report is only worth reading if it agrees with the financial statements. Run these every period, before the report is distributed.

This section assumes an accrual basis. Read the basis field in the header first. The tie-outs below match Section B to an assessments receivable balance, Section 3.4 to a prepaid assessments liability, and Section I to an allowance for doubtful accounts, and a cash-basis association has none of those three accounts on its balance sheet. If your basis is cash, strike the receivable, prepaid, allowance, and bad debt rows, tie Section B to the subsidiary owner ledger instead, and record on the face of the report that the balance sheet does not carry these balances. The suspense check and the late fee and interest income check still apply on either basis. A modified basis needs the same treatment account by account, which is a question for your accountant and not for this form.

Settle one definition before the first tie-out. Section B total due is every charge on the owner's account, which Section 3.3 breaks into assessments, interest, late fees, collection costs, attorney fees, fines, and other charges. It ties to a single balance sheet line only if your general ledger carries all of those in one owner receivable control account. If your chart of accounts posts fines, interest, or recoverable attorney fees to separate receivable accounts, the tie is to the sum of those accounts, and the first row below means that sum rather than the assessments receivable account alone. Decide which it is once, record the decision in the explanation column, and keep it the same every period, because a definition that moves between periods produces a difference nobody can trace.

Tie-out	This period	Agrees
Section B total due	$[##,###.##]	
Assessments receivable per balance sheet, gross	$[##,###.##]	[YES / NO]
Difference, must be $0 or explained	$[###.##]	[EXPLANATION]
Section 3.4 total credit balances	$[#,###.##]	
Prepaid assessments per balance sheet	$[#,###.##]	[YES / NO]
Allowance for doubtful accounts per balance sheet	$[#,###.##]	
Allowance computed from Section I	$[#,###.##]	[YES / NO]
Section 10.1 Balance column total	$[##,###.##]	
Equals Section B total due, proving no account was classified twice		[YES / NO]
Late fee and interest income per income statement, period	$[#,###.##]	
Late fees and interest charged per Section 3.3, period	$[#,###.##]	[YES / NO]
Bad debt expense per income statement, year to date	$[#,###.##]	
Write-offs per Section I, year to date	$[#,###.##]	[YES / NO]

Tie-out	This period	Agrees
Suspense account balance	$[###.##]	Should be $0

Suspense is the tell. A balance sitting in suspense at period end means a receipt or a disbursement the association cannot identify. In a collections context that is very often a payment from a delinquent owner that was not credited to the right unit, which means the aging report is overstating that owner's delinquency and the notice sequence may be running against someone who paid. Clear suspense before the report goes out, every time.

Where the aging report earns its keep. The purpose of the aging schedule is not to shame anyone. It is the input to the allowance for doubtful accounts, which is the estimate that keeps the balance sheet honest. The method is ordinary: review the aging on a set schedule, decide which balances are unlikely to be collected, and carry an allowance that reflects that judgment. Of the 2,741 Florida financial and budget documents measured for this template, 174 mention an allowance for doubtful accounts, so this is a live line in real association statements rather than a theoretical one. Without the aging behind it, the allowance is a guess and the receivable on the balance sheet is an asset the association will never actually collect.

10. Section I: allowance for doubtful accounts and write-offs

10.1 Allowance worksheet

Set a policy, apply it consistently, and let your CPA confirm the rates. The percentages below are placeholders, not a recommendation. An association with an aggressive, well-documented lien practice recovers a far higher share of old balances than one that has never recorded a lien, and the rates should reflect your association's own history.

Every account goes in exactly one row. The rows below are a single classification, not overlapping tags, and this is the easiest place in the whole report to overstate your receivables. An account in bankruptcy is almost always also a 91+ account, and so is an account with a third party mortgage foreclosure running against it. Enter such an account in the bankruptcy row or the foreclosure row and **not** in either 91+ row. Assign in this order and stop at the first row that fits: bankruptcy, then third party mortgage foreclosure pending, then 91+ with a lien recorded, then 91+ with no lien, then 61-90, then 31-60, then current.

The proof that you did it right is arithmetic, not care. The Balance column must foot to the Section B total due, which must foot to the assessments receivable balance the tie-out in Section H checks. If the Balance column exceeds Section B, you have double-counted an account, and the allowance carried into Section H will not agree with anything.

Aging bucket, assign to exactly one	Balance	Reserve rate	Allowance
Current	$[#,###.##]	[#]%	$[###.##]
31-60	$[#,###.##]	[#]%	$[###.##]

Aging bucket, assign to exactly one	Balance	Reserve rate	Allowance
61-90	$[#,###.##]	[##]%	$[###.##]
91+, lien recorded, not in bankruptcy or third party foreclosure	$[#,###.##]	[##]%	$[###.##]
91+, no lien recorded, not in bankruptcy or third party foreclosure	$[#,###.##]	[##]%	$[###.##]
In bankruptcy, any age	$[#,###.##]	[##]%	$[###.##]
Third party mortgage foreclosure pending, any age, not in bankruptcy	$[#,###.##]	[##]%	$[###.##] \| \| **Total, must equal Section B total due** \| **$[##,###.##]**
Section B total due, for the check	$[##,###.##]		
Difference, must be $0	$[###.##]		

The two 91+ rows are the point of the worksheet. A recorded lien materially changes the probability of collection because it secures the debt against the property and travels with a sale. An old balance with no lien behind it is a much weaker asset. Splitting the row makes that visible to a board that has been putting off the lien decision.

10.2 Write-off log

Unit / parcel	Amount	Composition	Of which reserve portion	Reason	Board approved	Minute reference
[UNIT]	$[#,###.##]	[ASSESSMENTS $ / INTEREST $ / FEES $]	$[###.##]	[UNCOLLECTIBLE AFTER FORECLOSURE / BANKRUPTCY DISCHARGE / SETTLED / STATUTORY LIMIT]	[MM/DD/YY]	[ ]
[UNIT]	$[#,###.##]		$[###.##] |		**$[#,###.##]**	

Unit / parcel	Amount	Composition	Of which reserve portion	Reason	Board approved	Minute reference
			| [MM/DD/YY] | [ ] | | **Total written off, year to date** | **$ [#,###.##]**			

Show the reserve portion before the board votes. Carry it across from the reserve column in Section 3.3. A write-off of unpaid assessments writes off the reserve funding those assessments carried, and a board that only sees a single dollar figure is approving a reduction in reserve funding without being told that is what it is doing. § 718.111(14), Fla. Stat. requires operating and reserve funds to be accounted for separately; a write-off is exactly the moment that separation stops being bookkeeping and starts being a funding decision. Report the year-to-date reserve portion in the reserve funding discussion, not only here.

A write-off is an accounting entry, not a release. Removing a balance from the books because it is not collectible does not forgive the debt, does not release a recorded lien, and does not extinguish the owner's liability. Releasing a lien or settling a debt is a separate act with legal consequences and belongs to counsel and a recorded board decision. Keep the two distinct in the minutes, because a write-off recorded as a settlement can be read later as a waiver.

11. Section J: payment plans

Payment plans are usually the highest-recovery, lowest-cost outcome available, and they are also where associations accidentally give away rights.

Element	Entry
Unit or parcel	[UNIT]
Owner	[NAME]
Total balance at the date of the plan	$[#,###.##]
Composition	Assessments $[ ], interest $[ ], late fees $[ ], costs and fees $[ ]
Down payment	$[#,###.##] due [MM/DD/YY]

Element	Entry
Installment	$[###.##] per [MONTH] for [##] months
Plan payments are **in addition to** current assessments	[CONFIRMED]
Interest continues to accrue during the plan	[YES / NO]
Statute of application of payments still governs	[ACKNOWLEDGED]
Existing claim of lien remains recorded during the plan	[YES / NO]
Default terms	[MISSED PAYMENT BY ## DAYS RESTORES FULL BALANCE AND ALL REMEDIES]
Board approved	[MM/DD/YY], minute reference [ ]
Reviewed by counsel	[YES / NO]

Six things to get right.

1. **Plan payments are on top of current assessments, not instead of them.** A plan that lets an owner stop paying the current assessment produces a balance that never shrinks.
2. **The statutory application order still applies.** Under § 718.116(3), § 719.108(3)(a), and § 720.3085(3)(b), Fla. Stat., a plan payment goes to interest, then late fee, then costs and attorney fees, then assessments. A plan drafted as though payments reduce assessments first will not behave the way the ledger behaves, and the owner will reasonably feel misled.
3. **Do not release a recorded lien to reward a plan.** The lien is what makes the plan collectible. Release it on payment in full.
4. **Write it down and have both sides sign it.** An oral accommodation from one board becomes a dispute with the next board.
5. **A plan is a board decision, taken at a noticed meeting.** It is not a manager accommodation and it is not a treasurer favor. Uneven, undocumented plans are how selective enforcement claims start.
6. **Have counsel look at the default clause.** A plan can be drafted so that default restores the full original balance and every remedy. It can also be drafted, accidentally, so that it does not.

Active plan tracker				
Unit / parcel	Plan start	Original balance	Remaining	Payments missed
[UNIT]	[MM/DD/YY]	$[#,###.##]	$[#,###.##]	[#]
[UNIT]	[MM/DD/YY]	$[#,###.##]	$[#,###.##]	[#]

12. Section K: board actions this period

Collections decisions are board decisions. Record them as such, by unit designation rather than by name, with the authority stated.

Motion	Suggested form
Authorize the pre-lien notice	Move to authorize delivery of a notice of intent to record a claim of lien, in the form required by [§ 718.121(6) / § 720.3085(4) / § 719.108(4)], Fla. Stat., for unit [UNIT], balance $[#,###.##] as of [DATE].
Refer to counsel	Move to refer the accounts for units [LIST] to association counsel for collection, with authority to incur fees up to $[####] per account without further board action.
Authorize recording a lien	Move to authorize recording a claim of lien against unit [UNIT], the 45 day period under [CITE] having expired on [DATE].
Authorize foreclosure	Move to authorize association counsel to give the pre-foreclosure notice required by [§ 718.116(6)(b) / § 720.3085(5)], Fla. Stat. for unit [UNIT] and, upon expiry of the statutory period, to file an action to foreclose the association's lien.
Suspend use rights	Move to suspend the right of the owner of unit [UNIT] and that unit's occupants, licensees, and invitees to use common [ELEMENTS / AREAS] and facilities under [§ 718.303(4) / § 720.305(3)], Fla. Stat., the account being more than 90 days delinquent, excluding limited common elements serving only that unit, elements needed to access the unit, utility services, parking, and elevators.
Suspend voting rights, condominium	Move to suspend the voting rights of the owner of unit [UNIT] under § 718.303(5), Fla. Stat., the obligation exceeding $1,000 and being more than 90 days delinquent, proof having been provided to the owner on [DATE], not less than 30 days before the effective date of [DATE].
Approve a payment plan	Move to approve the payment plan for unit [UNIT] on the terms in the report dated [DATE], plan payments being in addition to current assessments, with the recorded claim of lien to

Motion	Suggested form
	remain in place until payment in full.
Approve a write-off	Move to write off $[#,###.##] on unit [UNIT] as uncollectible, this being an accounting entry only and not a release of the debt or of any recorded lien.

Every suspension must be approved at a properly noticed board meeting, § 718.303(6) and § 720.305(5), Fla. Stat., with written notice to the owner and, where applicable, the occupant, by mail or hand delivery afterwards. A suspension imposed by a manager, or agreed informally among directors, is not a suspension.

13. Section L: period sign-off

Step	Done	By	Date
Basis of accounting stated in the header and unchanged from the prior period	[ ]	[ ]	[ ]
Aging pulled from the accounting system as of period end	[ ]	[ ]	[ ]
Suspense cleared to zero	[ ]	[ ]	[ ]
Section B totals tied to the balance sheet	[ ]	[ ]	[ ]
Payments verified as applied in statutory order	[ ]	[ ]	[ ]
Notices due this period identified and sent	[ ]	[ ]	[ ]
Mailing affidavits executed for notices sent	[ ]	[ ]	[ ]
Lien expiry dates reviewed for every recorded lien	[ ]	[ ]	[ ]

Step	Done	By	Date
Bankruptcy accounts confirmed frozen	[ ]	[ ]	[ ]
Protected personal information removed from the distributed version	[ ]	[ ]	[ ]
Board actions recorded in the minutes by unit designation	[ ]	[ ]	[ ]
Allowance recalculated, Section 10.1 Balance column footed to Section B	[ ]	[ ]	[ ]
Reserve portion of receivables and of any write-off reported to the board	[ ]	[ ]	[ ]

14. What this template does not decide for you

Six things are deliberately left blank, because getting them from a template rather than from your own documents is how associations end up out of compliance while following a form.

1. **Your due date, grace period, interest rate, and late fee** come from your recorded declaration and bylaws. The statutory defaults apply only where your documents are silent.
2. **Whether your association has a written collections policy**, and what it says. A consistently applied written policy is the best defense against a selective enforcement claim, and the aging report is the evidence that it was applied consistently. If you do not have one, that is the next agenda item.
3. **When to escalate.** The statutes set minimum waiting periods, not mandatory escalation triggers. How many days past due before a notice goes out is a board policy decision, made once, in writing, for everyone.
4. **The application of ch. 559, Fla. Stat. and federal collection law**, for the reason given in 8.4. That is a question for counsel.
5. **Your basis of accounting.** This template assumes accrual and says so, but the choice is your accountant's and it changes what Section H can tie to. Enter it in the header before the report leaves the office.
6. **How the reserve portion of an assessment is computed.** Proportional to the budgeted reserve share is the ordinary approach and the one Section 3.3 assumes, but your budget or your governing documents may allocate it differently. Use theirs.

15. Adapting this outside Florida

Everything in Sections D through G is Florida statutory law and none of it travels. The structure in Sections A, B, C, H, I, J, and L is general accounting practice and does travel. If you are adapting this for another state, re-derive these nine things from that state's act before using the report:

1. Whether the association has a statutory assessment lien, and from what date it is effective.
2. Any required pre-lien notice, its content, its delivery method, and its waiting period.
3. Any required pre-foreclosure notice and whether the waiting period runs against filing or against judgment.
4. The statutory order in which a payment must be applied.
5. Default interest rate and any cap, and whether a late fee is authorized and capped.
6. Whether use rights and voting rights may be suspended for delinquency, on what threshold, and with what notice.
7. Whether delinquency affects board candidacy or a sitting seat.
8. Whether the association may demand rent from a tenant of a delinquent owner.
9. Whether that state requires operating and reserve funds to be accounted for separately, which is what makes the reserve column in Section 3.3 and the reserve line in the write-off log worth keeping.

Disclaimer

This template is a starting point, not accounting, tax, or legal advice. It was prepared from the text of the Florida Statutes and from published association financial documents, and statutes change. Your association's recorded declaration, bylaws, and articles govern, and where they conflict with this form, they win. Your accountant governs how these balances are recorded and reported. Collection of assessments involves statutory notices, waiting periods, and remedies that affect an owner's property rights, and errors in that sequence can cost the association its attorney fees or its lien. Have a Florida CPA and Florida association counsel review this before your board adopts it or acts on it.