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Lieutenant Governor



Office of the Homeowners'
Association Ombudsman
UTAH DEPARTMENT OF COMMERCE

MARGARET W. BUSSE
Executive Director

ERIN RIDER
Division Director

ADVISORY OPINION NO. 2025-11

<u>Applicant Name:</u>	Nathan Andelin
<u>Association Name:</u>	Santorini Village Owners Association, Inc.
<u>Association Type:</u>	Community Association
<u>Governing Statutes:</u>	Utah Community Association Act Utah Revised Nonprofit Corporation Act
<u>Advisory Opinion Date:</u>	December 29, 2025

LEGEND OF DEFINED TERMS

Association	Santorini Village Owners Association, Inc.
Board	Board of Directors
CC&Rs	Second Amended & Restated Declaration of Covenants, Conditions, Easements and Restrictions for Santorini Village, dated May 20, 2016, as subsequently amended
Governing Documents	The Declaration (CC&Rs), Bylaws, and Rules/Policies of the Association
Mr. Andelin	Nathan Andelin
Office	Office of the Homeowners' Association Ombudsman
Resolution	Santorini Village Homeowner's Association Fee Schedule Resolution of the Board, adopted April 30, 2025
Rules	Rules & Regulations including the Design Guidelines of Santorini Village, P.U.D., adopted May 29, 2019, as subsequently amended
Tenant Disclosures	Submission of Rental Lease Agreement and Tenant Contact Information, adopted April 30, 2025

Summaries of each issue are included at the start of each section. These summaries aim to provide a clear and straightforward answer to the question and should be read in conjunction with the complete analysis.

INTRODUCTION & BACKGROUND FACTS

A series of disputes has arisen between Mr. Andelin and the Association regarding the adoption and enforcement of various fees, fines, and assessment structures, as well as issues concerning access to financial records and communication restrictions imposed on Mr. Andelin. The Association denies these allegations, asserts it has properly adopted and enforced all relevant rules, fee schedules, and fines. Additionally, the Association argues that Mr. Andelin is not entitled to many of the documents he has requested and that the Association has complied with Utah law in providing the statutorily required documents to Mr. Andelin. The core facts and timeline, as understood by the Office, are as follows:¹

- On December 1, 2024, notice of the approved 2025 budget was emailed to all homeowners. Mr. Andelin argues that the adoption of the 2025 budget failed to comply with the requirements of Utah law, and that homeowners were not provided an opportunity to discuss the budget, nor was an opportunity to vote on its disapproval provided.
- On April 30, 2025, the Board approved and adopted the Resolution and the Tenant Disclosures. As relevant to this dispute, the Resolution includes an escalating fine schedule and rental administration fee. The Tenant Disclosures require homeowners to provide the Association with a copy of the executed lease agreement and tenant contact information form for all rentals. Mr. Andelin, who owns a rental unit, argues that both the Resolution and the Tenant Disclosures violate Utah law, both in their content and in the process by which they were adopted.
- During the first part of 2025, Mr. Andelin submitted multiple requests for the Association's records. On May 13, 2025, the Association responded by providing various documents to him. However, Mr. Andelin contends that he did not receive all the records he asked for, and the Association did not supply the records in the formats he requested.
- This series of events led to Mr. Andelin submitting his Advisory Opinion request to the Office on September 9, 2025.

Since the dispute remains unresolved, the Office issues this Advisory Opinion pursuant to [Utah Code § 13-79-104](#).

¹ Mr. Andelin has raised additional claims and allegations regarding various conduct of the Association over the years, which fall outside the scope of the Office's statutory authority to review. Specifically, Mr. Andelin raises allegations of violations of federal law related to "late fee pyramiding," which the Office lacks jurisdiction to address under [Utah Code § 13-79-103\(4\)\(a\)](#). Additionally, Mr. Andelin argues that the [Supremacy Clause of the United States Constitution](#) and the [Eighth Amendment of the United States Constitution](#) preclude many of the arguments presented by the Association; however, these arguments fall outside the jurisdiction of the Office under [Utah Code § 13-79-103\(4\)\(a\)](#). Mr. Andelin further alleges that the Association and its management company should be treated as a debt collection company, subject to the specific requirements and regulations associated therewith. However, the determination of business relationships and the contractual requirements between the parties necessary to make such a determination would require the Office to thoroughly interpret the Association's Governing Documents and opine on facts and legal requirements outside the scope of the Office's jurisdiction, including state and federal debt collection laws, pursuant to [Utah Code § 13-79-104\(7\)\(a\)\(iii\)](#). In addition to these allegations, Mr. Andelin further argues that the Association violates Utah law by charging differing assessment amounts based on the type of home within the community, by restricting access to communication with the Association, and by imposing fees associated with property transfers. However, Mr. Andelin has not provided specific allegations resulting from these actions, and these issues were known or should have been known by Mr. Andelin more than one year before he submitted his Advisory Opinion request, which divests the Office of jurisdiction to address these issues under [Utah Code § 13-79-104\(2\)\(a\)\(iii\)](#). For the reasons stated herein, the Office lacks jurisdiction to address the above claims and allegations under [Utah Code § 13-79-104\(7\)\(a\)\(iii\)](#), and will only consider the facts and legal questions that fall within its ability to provide guidance and opinions on.

ANALYSIS OF QUESTIONS PRESENTED & GOVERNING LEGAL PRINCIPLES

This dispute raises the following legal questions for the Office: (1) What are the requirements for an association when adopting fines and fees? (2) What records is an association required to maintain and produce for homeowners, and what are the requirements for an association when adopting a budget? (3) Can an association require, through a rule, a homeowner to provide a copy of an executed lease agreement and to pay a rental administration fee?

1. What are the Requirements for an Association When Adopting Fines and Fees?

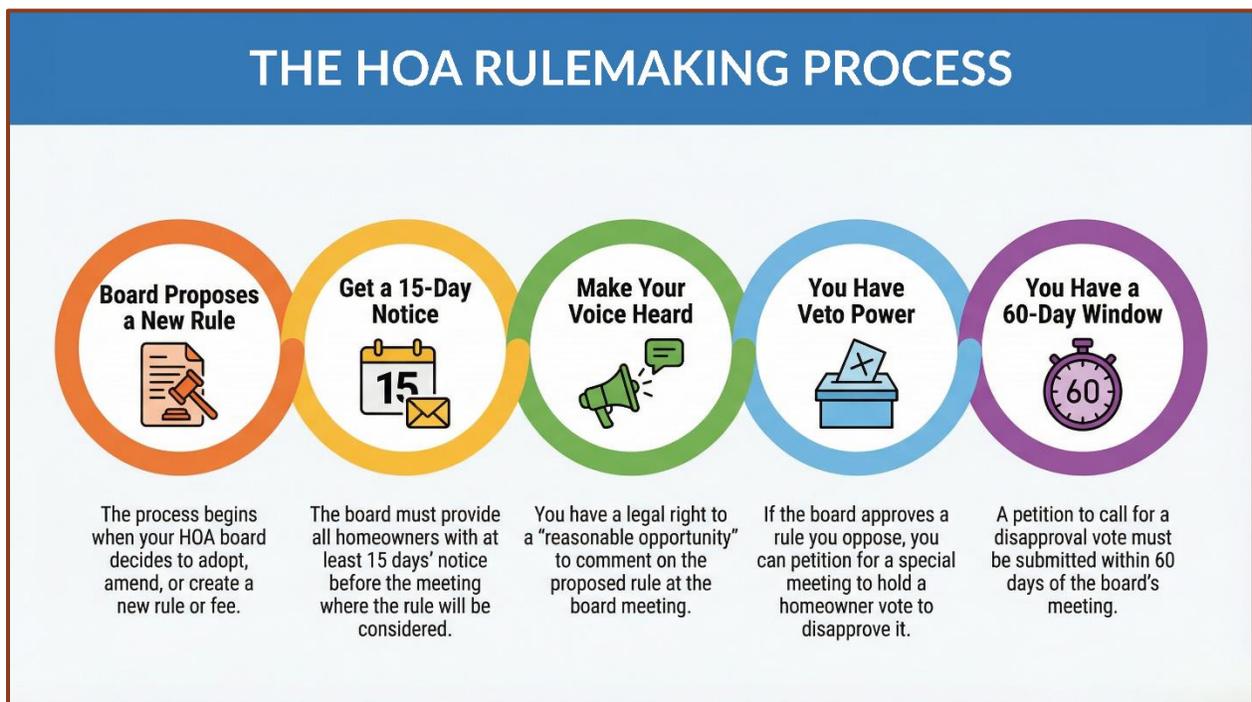
Summary: Under [Utah Code § 57-8a](#), an association may legally assess fees and fines by rule provided it issues 15 days' notice of the rule-making meeting, affords homeowners a reasonable opportunity for comment, and distributes the finalized fee schedule to all owners within 15 days of adoption. In this matter, the Association satisfied these requirements by providing a timely email notice, allowing for homeowner input during the April meeting, and ensuring the adopted Resolution was immediately accessible to all members through an online portal.

General Legal Principle: [Utah Code § 57-8a-201](#) allows an association to assess and levy fees against homeowners, provided that such fees are adopted by rule pursuant to [Utah Code § 57-8a-217](#), and that a copy of the adopted fee schedule is provided to all homeowners. Similarly, [Utah Code § 57-8a-208\(1\)](#) provides that an association can assess fines against homeowners for violations of the association's governing documents, provided they comply with the requirements of [Utah Code § 57-8a-208](#). Before formally adopting a fee schedule, [Utah Code § 57-8a-217\(2\)](#) requires that an association provide notice to homeowners at least 15 days before the board meeting where the proposed fee schedule will be considered, and that there be an opportunity for homeowners to provide input during that meeting. Additionally, a copy of the adopted fee schedule must be provided to all homeowners in accordance with [Utah Code § 57-8a-214](#) within 15 days after the board meeting. Because proposed rule changes must be addressed at a board meeting, an association must also comply with the requirements of [Utah Code § 57-8a-226](#), which clarifies the notice and homeowner comment period requirements. While [Utah Code § 57-8a-226\(2\)\(a\)](#) provides that an association is only required to provide a 48-hour notice to homeowners who have requested notice, this is not the case if rule changes will occur at the board meeting, as [Utah Code § 57-8a-217\(2\)](#) requires additional notice time. Therefore, an association may generally provide 48 hours' notice via email to homeowners, unless there are proposed rule changes, in which case the association must provide 15 days' notice to homeowners in accordance with [Utah Code § 57-8a-214](#). Similarly, when an association provides notice to homeowners regarding a board meeting, whether or not rule changes are scheduled to be discussed, under [Utah Code § 57-8a-226\(2\)\(b\)](#), they must include the date and time of the meeting, the location of the meeting, and information regarding electronic access and communication if permitted.

Importantly, under [Utah Code § 57-8a-217\(1\)](#), it is an association's "*board* [that] may adopt, amend, modify, cancel, limit, create exceptions to, or expand the rules of the association." [Utah Code § 57-8a-102\(26\)](#) defines a rule as "a policy, guideline, restriction, procedure, or regulation," thereby encompassing fees and fines that operate within an association. Under the language of this provision, homeowners do not vote to approve of a proposed rule; instead, under [Utah Code § 57-8a-217\(2\)\(b\)](#), homeowners are allowed to present comments and concerns during the meeting required under [Utah Code § 57-8a-217\(2\)](#), before the board takes action on the proposed rule changes. This period for homeowner comments must be conducted in a manner that affords a reasonable opportunity for those who wish to provide public comment to do so under [Utah Code § 57-8a-226\(4\)\(a\)](#). "Reasonable opportunity" is not defined within

[Utah Code § 57-8a](#); however, Utah courts have made it clear that whether an individual or group had a reasonable opportunity is “a question of fact” that must be evaluated considering the circumstances of the situation. *See, e.g., Colonial Pac. Leasing Corp. v. J.W.C.J.R. Corp.*, 1999 UT App 91. Accordingly, what may be a reasonable opportunity for homeowners to be heard in one association does not necessarily mean that it would be reasonable in another.

If an association’s board approves the proposed rule changes after the hearing as outlined above and homeowners strongly believe that the new rule changes should not have been approved, under [Utah Code § 57-8a-217\(4\)](#), they have the right to call for a special meeting in accordance with the association’s governing documents for the express purpose of holding a homeowner vote to disapprove of the rule changes. Should an association’s homeowners wish to use the disapproval process outlined in [Utah Code § 57-8a-217\(4\)](#), it must be done within 60 days of the date of the meeting where the proposed changes were discussed, and must be motivated by homeowner involvement, because, as stated in [Utah Code § 57-8a-217\(5\)](#), an association’s “board has no obligation to call a meeting of the lot owners to consider disapproval, unless lot owners submit a petition.” If homeowners do not take this step, Utah law considers the rule changes to be properly adopted and enforceable against all homeowners under [Utah Code § 57-8a-217](#). See the graphic below for a timeline of steps that must occur to properly adopt rules and procedures within an association:



Application to Matter: In this matter, the Association provided notice of the board meeting to all homeowners via email on April 3, 2025, regarding the proposed adoption of the Resolution and Tenant Disclosures. While Mr. Andelin disputes the legality of the time allotted to homeowners during the meeting to make comments, there is no dispute that homeowners had an opportunity to be heard during the meeting. To determine if the time allotted was reasonable, the Office must evaluate the circumstances of the meeting. Based on the information provided by the parties, including the minutes from the April 2025 board meeting, the meeting was held virtually. Homeowners were able to submit questions and comments using the “chat” function throughout the meeting, which the Board addressed. Additionally, the meeting

minutes indicate that substantive comments and questions were presented, which were addressed by the Board during the dedicated “Q&A” period. Based on this information, it appears that the time provided was reasonable under the circumstances and, therefore, not in violation of Utah law. Once the fee schedule was adopted, it was uploaded to the owner portal within 15 days, providing homeowners with immediate access. Finally, homeowners did not take the required action under Utah law and the Governing Documents to disapprove of either document. Therefore, the Association has not violated Utah law with the adoption process of the Resolution or Tenant Disclosures.

2. What Records is an Association Required to Maintain and Produce to Homeowners, and What are the Requirements for an Association When Adopting a Budget?

Summary: Under Utah law, community associations are required to maintain and provide access to specific records upon a member's good-faith request and must follow established procedures for adopting annual budgets, which members retain a limited right to disapprove. Applying these statutes, the Office determined that the Association complied with Utah law by providing sufficient financial statements, even though they were not in the specific CSV format requested by Mr. Andelin and did not include all other documents requested by Mr. Andelin. Additionally, the Association adhered to the proper timeline and notification requirements for the adoption of the 2025 budget.

General Legal Principle: Under [Utah Code § 57-8a-227\(1\)](#) and [Utah Code § 16-6a-1601](#), an association is required to maintain and provide access to the following records to its members:

HOA/ASSOCIATION RECORD-KEEPING ESSENTIALS

<p style="text-align: center; font-weight: bold; font-size: 1.1em;">FOUNDATIONAL DOCUMENTS</p> <div style="text-align: center; margin-bottom: 10px;">  </div> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <div style="text-align: center;">  <p style="font-size: 0.8em;">Articles of Incorporation & Bylaws</p> </div> <div style="text-align: center;">  <p style="font-size: 0.8em;">Governing Documents</p> </div> </div> <div style="text-align: center;">  <p style="font-size: 0.8em;">Board Resolutions (on member rights/obligations)</p> </div>	<p style="text-align: center; font-weight: bold; font-size: 1.1em;">MEETING & DECISION RECORDS</p> <div style="text-align: center; margin-bottom: 10px;">  </div> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <div style="text-align: center;">  <p style="font-size: 0.8em;">Meeting Minutes (for at least the last 3 years)</p> </div> <div style="text-align: center;">  <p style="font-size: 0.8em;">Records of actions taken without a meeting</p> </div> </div> <div style="text-align: center;">  <p style="font-size: 0.8em;">Written communications to all members (for the last 3 years)</p> </div>	<p style="text-align: center; font-weight: bold; font-size: 1.1em;">FINANCIAL RECORDS</p> <div style="text-align: center; margin-bottom: 10px;">  </div> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <div style="text-align: center;">  <p style="font-size: 0.8em;">Most recent Budget & Financial Statement</p> </div> <div style="text-align: center;">  <p style="font-size: 0.8em;">Profit & Loss Statements and Balance Sheets (for the last 3 years)</p> </div> </div> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p style="font-size: 0.8em;">Most recent Reserve Analysis</p> </div> <div style="text-align: center;">  <p style="font-size: 0.8em;">General Accounting Records</p> </div> </div>	<p style="text-align: center; font-weight: bold; font-size: 1.1em;">OPERATIONAL RECORDS</p> <div style="text-align: center; margin-bottom: 10px;">  </div> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <div style="text-align: center;">  <p style="font-size: 0.8em;">List of current Directors & Officers</p> </div> <div style="text-align: center;">  <p style="font-size: 0.8em;">Record of Members (names, addresses)</p> </div> </div> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p style="font-size: 0.8em;">Most recent Annual Report</p> </div> <div style="text-align: center;">  <p style="font-size: 0.8em;">Current Certificates of Insurance</p> </div> </div>
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While requests for records may be made under [Utah Code § 16-6a-1602](#), such requests must be made in good faith and for a proper purpose, as outlined in [Utah Code § 16-6a-1602\(3\)\(a\)](#). Additionally, [Utah Code § 16-6a-1602\(3\)\(b\)-\(c\)](#) requires that the request include sufficient detail to allow the association to understand the records being requested and how those records are tied to the stated purpose of the request.

In addition to record requests, [Utah Code § 57-8a-215](#) requires an association’s board to prepare and adopt an annual budget for the association and present the adopted budget to homeowners at a meeting of the members. Upon being presented with the budget, [Utah Code § 57-8a-215\(3\)](#) gives homeowners the right to disapprove of the adopted budget if, within 45 days of the date of the meeting, the homeowners call for a special meeting in accordance with the governing documents for voting on disapproval and at least 51% of all allocated voting interests of an association cast a vote of disapproval. If the budget is disapproved, under [Utah Code § 57-8a-215\(4\)](#), the last adopted budget that was not disapproved continues in full force unless and until an association’s board presents a new adopted budget.



Application to Matter: In this matter, Mr. Andelin asserts that the Board violated Utah law by refusing to provide detailed accounting transaction records in CSV format. He states that this data was necessary to analyze the budget, published November 25, 2024, arguing that the provided bank statements were insufficient. The Association maintains that it fulfilled its legal obligations by providing required financial statements, including 18 months of bank statements, and that the requested CSV data is not an official record for general review. Furthermore, Mr. Andelin claims the Board, in a refusal confirmed on June 24, 2025, improperly withheld the management company contract, which he argues is relevant for understanding disputed fees billed by the management company.

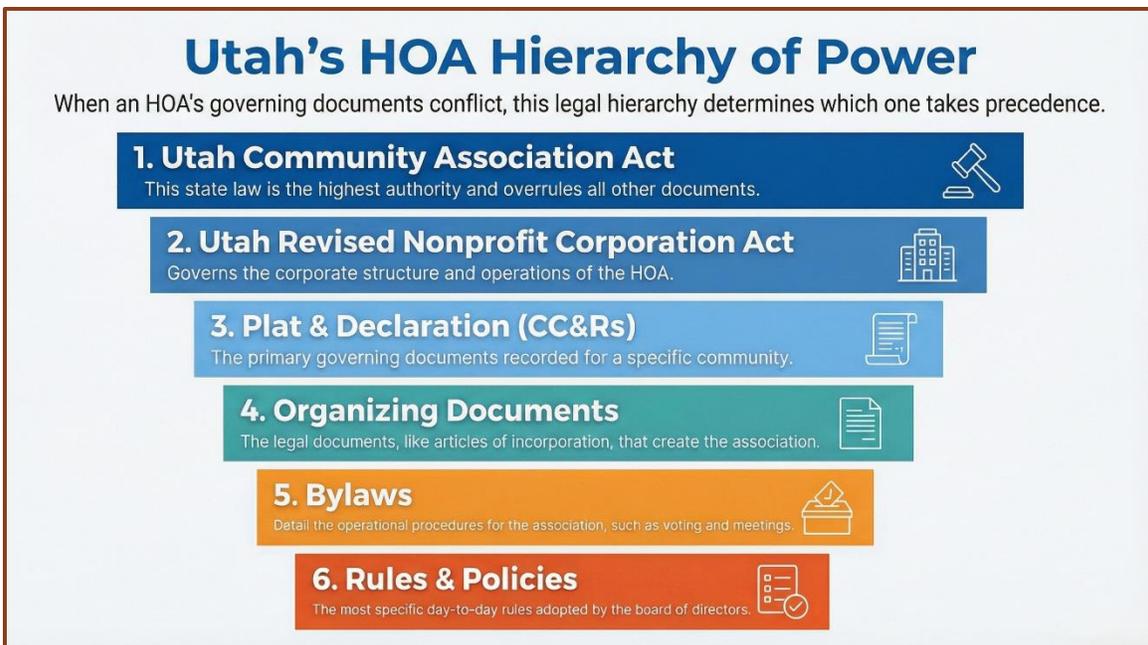
Based on the information provided by the parties to the Office, there is no evidence to suggest that the Association has not complied with its record-keeping and production requirements. While Mr. Andelin may prefer to see certain records in a format different from the one provided, this is not required under Utah law. Additionally, there is no legal requirement for the Association to provide every financial record or copies of contracts with the management company or any other vendor, except those outlined above and identified in [Utah Code § 57-8a-227\(1\)](#) and [Utah Code § 16-6a-1601](#). Therefore, based on the evidence provided by the parties, the Association did not violate Utah law concerning the production of records requested by Mr. Andelin.

Second, from the evidence provided by the parties, the 2025 budget was initially discussed during the October 8, 2024, board meeting. The information and comments from that meeting were then put into the budget, which was approved and distributed to homeowners on December 1, 2024. Additionally, before the budget was adopted on December 1, 2024, a letter was sent to all homeowners on November 25, 2024, outlining and explaining the basis and reasoning behind the budget. Once the 2025 budget was adopted by the Board and provided to homeowners, no vote of disapproval occurred as allowed by Utah law. Therefore, the Board and the Association fully complied with Utah law during the 2025 budget process.

3. [Can an Association Require, Through a Rule, a Homeowner to Provide a Copy of an Executed Lease Agreement and to Pay a Rental Administration Fee?](#)

Summary: Under Utah law, community associations may adopt rules and administrative fees for rental properties, provided they comply with statutory notice requirements and limit information requests to non-prohibited items, such as signed lease agreements and tenant contact information, rather than sensitive data, including credit reports or background checks. In the present matter, many of the allegations and challenges brought by Mr. Andelin are time-barred by the one-year jurisdictional limit under [Utah Code § 13-79-104\(2\)\(a\)\(iii\)](#). However, on the matters for which the Office does have jurisdiction, the Association acted within its authority because the requested information is legally permissible. Finally, no information has been provided to the Office demonstrating that the Association failed to comply with Utah law regarding the notice requirements for the rental administrative fee. Even if it had, no evidence has been provided that Mr. Andelin formally contested the rental fee via a written waiver request. Accordingly, the Association has not violated Utah law with respect to the Resolution and Tenant Disclosures.

General Legal Principle: Community associations in Utah are subject to multiple sections within the Utah code, as well as an association’s governing documents. [Utah Code § 57-8a-228\(5\)](#) outlines the hierarchy of these laws and documents, including which controls over the others in the event of a conflict, as follows:



Under [Utah Code §§ 57-8a-217](#) and [218](#), an association, through its board, is permitted to make necessary modifications to its rules, including fine and fee schedules, provided it complies with Utah law in doing so, as outlined in Section 1 above.

As relevant to this matter, [Utah Code § 57-8a-209](#) grants an association the authority to impose certain restrictions on rentals within the community and to impose limited fees associated with rental properties. While [Utah Code § 57-8a-209\(1\)\(b\)](#) is clear that, generally, *restrictions* must be included in an association’s declaration, this subsection does not impose the same requirement for fees. Instead, [Utah Code § 57-8a-209\(9\)\(c\)](#) grants an association the authority to impose an administrative *fee* to rental lot owners if the association “permits at least 35% of the lots in the association to be rental lots.” Because this provision relates to a fee imposed by an association against a homeowner, such fees must be adopted in accordance with the requirements discussed in Section 1 above. If an association elects to adopt a rental administrative fee, it must provide all homeowners with notice within 30 days, as outlined in [Utah Code § 57-8a-209\(12\)](#), including a description of the expenses covered by the fee and the circumstances requiring the imposition of the fee. If an association fails to provide the required notice under [Utah Code § 57-8a-209\(12\)](#), a homeowner may contest an imposed fee in accordance with [Utah Code § 57-8a-209\(13\)](#) by providing a written request that the fee be waived, which the association must do unless and until it has provided the required notice to the homeowner.

In addition to containing the requirements for the types and form of rental limits that can be imposed by an association, as well as the fees that can be assessed, [Utah Code § 57-8a-209\(8\)](#) prohibits, subject to [Section 209\(9\)](#), an association from requiring homeowners to provide a copy of the rental application, the renter's credit information or credit report, the renter's background check, or verification of the renter’s age. However, there is no prohibition contained within [Utah Code § 57-8a-209](#) against an Association obtaining information from a homeowner regarding the general contact information and signed lease agreement for tenants. Therefore, an association may require information related to a tenant within the community so long as the information requested is not prohibited under [Utah Code § 57-8a-209\(8\)](#) or if it falls within one of the exceptions contained in [Utah Code § 57-8a-209\(9\)](#).

Application to Matter: In this matter, while [Utah Code § 57-8a-209\(8\)](#) has various prohibitions on rental documents that the Association can require a homeowner to provide, none of those documents are being requested under the Tenant Disclosures. Instead, the Tenant Disclosures require only submission of “a complete, *executed* copy of the lease agreement” and contact information for all adult tenants of the property. Neither of these pieces of information is prohibited under [Utah Code § 57-8a-209\(8\)](#). Additionally, as discussed in Section 1 above, the Association has complied with Utah law regarding the adoption of the Resolution, which includes the rental administrative fee. While neither party has provided information regarding whether the notice required under [Utah Code § 57-8a-209\(12\)](#) was provided to Mr. Andelin or other homeowners, there has also been no information provided to the Office demonstrating that Mr. Andelin has made a written request under [Utah Code § 57-8a-209\(13\)](#) to have the fee waived against his property. Therefore, the Association has not violated Utah law by requiring Mr. Andelin to provide a copy of the executed lease agreement and contact information for the tenants of his property. Based on the information provided to the Office by the parties, the Association has also not violated Utah law regarding the rental administration fee.

CONCLUSION

Based on the information provided by the parties and the governing Utah statutes, the Office concludes as follows:

1. **Fines and Fees:** The Association provided sufficient notice to homeowners regarding the meeting to discuss the Resolution and Tenant Disclosures, and provided a reasonable opportunity to speak at the board meeting before adopting the Resolution. Additionally, once the Resolution was formally adopted, it was uploaded to the owner portal, which gave access to all homeowners within the required timeframe.
2. **Record Requirements:** The Association complied with Utah law by providing sufficient financial statements, even though they were not in the specific CSV format and did not include all other documents requested by Mr. Andelin. Additionally, the Association adhered to the proper timeline and notification requirements for the adoption of the 2025 budget.
3. **Rule Adoption and Enforcement:** Many of the allegations and challenges brought by Mr. Andelin are time-barred by the one-year jurisdictional limit under [Utah Code § 13-79-104\(2\)\(a\)\(iii\)](#). However, the Association acted within its authority in adopting the Resolution and Tenant Disclosures because the documents a homeowner is required to produce are legally permissible. Finally, no information has been provided to the Office demonstrating that the Association failed to comply with Utah law regarding the notice requirements for the rental administrative fee. Even if it had, no evidence has been provided that Mr. Andelin formally contested the rental fee via a written waiver request. Accordingly, the Association has not violated Utah law with respect to the Resolution and Tenant Disclosures.

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Erin Rider (Dec 29, 2025 14:32:49 MST)

Erin Rider

Director



INFORMATION REGARDING ADVISORY OPINIONS

This document is an Advisory Opinion issued by the Office of the Homeowners' Association Ombudsman as an alternative dispute resolution method pursuant to [Utah Code § 13-79-104](#). The Office's jurisdiction is limited to alleged violations of state statutes, as outlined in [Utah Code § 13-79-103](#) and [Utah Code § 13-79-104](#). The opinions here are based on a review of the specific facts provided and may not correspond with outcomes in other cases where circumstances or laws differ. This opinion is not intended as legal advice and does not establish an attorney-client relationship. All parties are encouraged to seek legal counsel to protect their interests.

While this Advisory Opinion is not legally binding on any party, it could have potential consequences if the matter proceeds to litigation. Under Utah law, the opinion and related findings are not admissible as evidence in court, except for the specific purpose of evaluating attorney fees and costs. If a cause of action discussed in this opinion is litigated and resolved according to it, the prevailing party may recover reasonable attorney fees and court costs incurred from the date this opinion was issued. A court may also impose a civil penalty if it finds that the opposing party knowingly and intentionally violated the law. The decision to grant such awards rests within the court's discretion.

NOTICE TO ASSOCIATIONS

Condominium Associations must register with the Department of Commerce through the Office of the Homeowners' Association Ombudsman under [Utah Code § 57-8-13.1](#), and Community Associations must register under [Utah Code § 57-8a-105](#). Due to an updated registration system, any association that registered prior to September 2025 is required to complete a new registration, regardless of whether they have previously registered with the Department of Commerce. All associations must also renew their registration annually. Information about this process and the registration application is available at <https://commerce.utah.gov/hoa/new-registration/>.