



2025 LEGISLATIVE UPDATE

Florida House Bill 913

Effective July 1, 2025, Florida House Bill 913 introduces a sweeping set of reforms to condominium and cooperative law. From mandatory structural planning to financial accountability and digital transparency, this legislation significantly impacts community associations, board members, managers, and vendors. The following summary includes a complete overview of the key provisions—with all major changes incorporated—so your association can confidently prepare for compliance.

GENERAL CONDOMINIUM OPERATIONS

Virtual Meetings and Digital Records

Associations may now conduct board, member, budget, and annual meetings via video conferencing. However, all such meetings must include a hyperlink, dial-in number, and a physical location for in-person attendance. Importantly, these meetings must be recorded, and the recordings must be retained as official records for at least one year.

[§ 718.112(2)(b)-(e), § 718.111(12), F.S.]

- Meetings must include a video link, dial-in number, and physical meeting location.
- Virtual meetings must be recorded and recordings maintained for at least one year.
- Includes board, member, annual, and budget meetings.
- Annual meetings require a quorum of the board present at a physical location.
- Individuals attending annual or membership meetings through video conference do not count toward quorum unless they have submitted a proxy or cast a ballot through an online voting system.

Electronic Voting and Ballot Submissions

If 25% of owners petition the board, electronic voting must be implemented within 21 days. If the association doesn't use an electronic voting platform, it must accept emailed ballots sent to a designated address with unit number, name, and required disclaimer.

[§ 718.128(6)-(7), F.S.]

- 25% owner petition compels implementation of electronic voting within 21 days.
- Email voting allowed with proper identifying information and disclaimer.

Official Records and Website Requirements

Associations must now retain all committee minutes and all recordings for at least one year. Bank statements and ledgers are now considered official records and must be retained for seven years. Websites must now include affidavits, all approved board meeting minutes from the last 12 months, and links to meeting recordings. Updates must be made within 30 days of any change.

[§ 718.111(12)(g), F.S.]

- Committee minutes and recordings retained for one year.
- Bank records and ledgers must be retained for seven years.
- Websites must post affidavits, board minutes (12 months), and meeting links.
- All site updates must occur within 30 days of change.

Increased Penalty for Willful or Intentional Refusal to Provide Records

The financial penalty for a director's willful, knowing, or intentional failure to provide access to official records has increased. The statutory damages are now \$500 per day, up to \$5,000, for each day access is wrongfully denied after a written request is made. Additionally, the conduct no longer has to be "repeated" as previously stated in the statute.

[§ 718.111(12)(c)1, F.S.]

- Damages increased to \$500/day up to \$5,000.
- Applies when records are intentionally or knowingly withheld.
- Reinforces board duty of transparency and compliance.

Unit Size and Assessment Adjustments

For non-residential condominiums created after July 1, 2025, amendments to change the size of a unit or the proportionate share of assessments may no longer require unanimous approval from all owners—only the consent of the unit owners and lienholders affected by the change is required.

[§ 718.110(4)(b), F.S.]

Insurance Requirements

Condominium associations must maintain adequate property insurance for full insurable value, replacement cost, or similar coverage. The amount may be based on an independent insurance appraisal or an update to a prior appraisal. In certain cases, coverage must also reflect the 250-year windstorm risk standard.

[§ 718.111(11), F.S.]

- Coverage must reflect full replacement value or replacement cost based on appraisal.
- In certain cases, windstorm coverage must reflect 250-year event standard.

Hurricane Protection

Hurricane shutter installation has become more confusing than before. One part of the revised statute indicates that the owner would be responsible for the costs of removal and replacement if provided for in the Declaration. Other parts of the statute indicate it is not to be at the unit owners' expense. On balance, until clarified by the legislature, we are of the opinion that Associations may no longer bill owners for shutter removal and reinstallation related to the Association's maintenance responsibility even if the declaration places that responsibility on the owner.

[§ 718.113(5), F.S.]

- Responsibility for installation/removal follows declaration language.
- Associations may not bill owners where declaration makes shutters owner-responsibility.

DBPR Online Registration

By October 1, 2025, all condominium associations must create and maintain an online account with the Division, including detailed information about board members, community association managers, building age, and assessment levels.

[§ 718.501(2), F.S.]

- All associations must register online with DBPR by October 1, 2025.
- Must include data about board, CAMs, buildings, assessments, and contact info.

Manager Licensing and Oversight

Board members must verify that community association managers and management firms are properly licensed before entering into any contract. If a license is suspended or revoked, the contract is voidable. Managers must now maintain an online account with the DBPR listing their employer and client communities.

[§§ 468.432, 468.4334, F.S.]

- Board must confirm CAM licenses are active before contracting.
- Suspension or revocation of license voids CAM contract.
- CAMs must maintain an online DBPR profile listing clients and employer.

Board Authority to Invest Operating and Reserve Funds

Associations are now expressly authorized to invest operating and reserve funds in specific low-risk accounts, in any combination of certificates of deposit or in depository accounts at a community bank, savings bank, commercial bank, savings and loan association, or credit union without a vote of the owners. In our opinion, the import of this legislation is to require these investments to be insured or guaranteed by the federal government so as not to expose association funds to market volatility or loss of principal.

[§ 718.112(2)(f)1, F.S.]

- Funds may now be invested in certain insured in certain defined protected vehicles.
- Investments must preserve principal and be federally insured or backed.
- Investment policies must be adopted in a board meeting.
- No membership vote required.

MILESTONE INSPECTIONS AND RESERVES

Alternative Funding for SIRS

Associations may now use special assessments, lines of credit, or loans to fully fund their structural reserves—but only if approved by a majority vote of all owners. The funding must immediately cover any previously waived or underfunded reserves identified in the SIRS report.

[§ 718.112(2)(f)2.c, F.S.]

- Loans, credit lines, and special assessments permitted to fund SIRS.
- Requires majority approval of all owners—not just those voting.

Temporary Pause for Reserve Contributions

For budgets adopted through 2028, associations may pause or reduce reserve contributions for up to two years if they recently completed a milestone inspection for the purpose of funding necessary repairs to structural improvements identified in the milestone inspection. This exception requires majority owner approval and does not apply to developer-controlled associations.

[§ 718.112(2)(f)2.e, F.S.]

- Pause allowed through 2028 if a current milestone inspection completed.
- Not available to developer-controlled associations.
- Majority vote of total ownership required.

Temporary Delay of SIRS to Complete Structural Repairs

Associations that have completed a milestone inspection may delay completion of the SIRS by up to two budget years if the delay is necessary to perform repairs identified in the milestone report. This limited exception is intended to give associations flexibility to prioritize urgent structural work before finalizing long-term funding plans. The deadline for obtaining a SIRS has also been extended to December 31, 2025.

[§ 718.112(2)(g)3.b, F.S.]

- SIRS deadline may be delayed by up to 2 years.
- Delay is only permitted to allow for completion of milestone-related structural repairs.
- Applies only if a milestone inspection has already been completed.

Reserve Pooling Authority

SIRS components may be pooled for accounting purposes. No member vote is required to establish pooled structural reserves.

[§ 718.112(2)(f)2.e.4, F.S.]

- SIRS components may be pooled without owner vote.
- Accounting flexibility permitted for structural reserves.

Structural Integrity Reserve Study (SIRS)

All associations with 3 or more habitable stories must complete a SIRS by December 31, 2025. The study must include a visual inspection by a licensed professional and assess roofs, structure, electrical, plumbing, waterproofing, fireproofing, and other key elements. Funding plans must be outlined, and a board member must sign an affidavit confirming receipt.

[§ 718.112(2)(g), F.S.]

- Due by 12/31/25 for all buildings with 3+ habitable stories.
- Includes visual inspection and inventory of key systems/components.
- Affidavit of board receipt required.
- Funding plan must identify sources like reserves or assessments.

Milestone Inspections and Conflicts

Inspectors and reserve analysts must disclose if they intend to bid on related repair work. If they fail to disclose, and a contract is entered into with such individual or entity, the contract is voidable and may result in professional discipline.

[§ 553.899, § 718.112(2)(g)3.b-10, F.S.]

- Disclosure required if inspector or reserve provider will bid on repairs.
- Failure to disclose may void contract and trigger licensing sanctions.
- SIRS deadline may be delayed by 2 years if milestone inspection is complete, provided the Association is focusing on completion of repairs disclosed in milestone inspection.

Reserves for Components Over \$25,000

Associations are now required to maintain reserves for any component with a deferred maintenance or replacement cost of \$25,000 or more, replacing the prior \$10,000 threshold.

[§718.112(2)(f)]

- Applies to all categories of reserve funding, not just those listed in a Structural Integrity Reserve Study (SIRS).
- Associations should re-evaluate their reserve schedules to ensure compliance with the new threshold.

Budget Increases Over 115%

If a proposed annual budget exceeds 115% of the prior year's assessments—excluding reserve funding and insurance premiums—the board must also prepare and provide a substitute budget. This safeguard ensures that discretionary spending beyond a reasonable threshold cannot proceed without owner input.

[§718.112(2)(e)(2)]

- A substitute budget must be prepared and noticed before the final budget meeting.
- Notice of the substitute budget meeting must be provided at least 14 days in advance to all owners.
- The substitute budget must exclude all discretionary expenditures.

- If a majority of all unit owners vote to adopt the substitute budget, it becomes binding.
- The calculation to determine whether assessments exceed 115% of the assessments for the prior fiscal year shall exclude required reserves, anticipated non-recurring expenses for the maintenance or replacement of structural reserve items, and insurance premiums.

Financial Reporting

Financial reports must now be completed within 180 days of fiscal year-end and may be delivered electronically with owner consent. An affidavit of delivery is required. Associations may reduce reporting levels every other year by a majority vote of all owners.

[§ 718.111(13), § 718.112(2)(f), F.S.]

- Financial reports due within 180 days of fiscal year end.
 - Affidavit of delivery required for financial report distribution.
 - Reserve threshold increased from \$10,000 to \$25,000.
 - Approval by a majority of the total voting interests is required to reduce reporting level.
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Florida House Bill 393

Effective immediately (the bill was signed by the Governor on June 23, 2025 effective upon signing), Florida House Bill 393 made improvements to the My Safe Florida Condominium Pilot Program which was launched on November 14, 2024, intended to provide funding to condominium associations to enhance the safety and resilience of condominiums across the state. The Program, as designed, was to help condominium associations strengthen their properties against the impacts of natural disasters, such as hurricanes, by offering access to resources, safety improvements, and financial assistance including a desired outcome of reducing a property's vulnerability to hurricane damage; a desired outcome of reduced insurance premiums given appropriate discounts associated with such improvements.

The original legislation, prior to this year's legislative changes, provided inspections and grants based upon the following:

- Participation required an application for inspection to be approved by majority vote of the board of directors, or a majority vote of the total voting interests of the association.
- Where an application was approved, the legislation provided licensed inspectors to perform inspections for, and grants to, eligible condominium associations, so far as funding allowed.
- An application was required to be signed by the president of the association, which included verification that the association was only submitting a single application; the name and license number of each contractor the association intended to use for the mitigation project; verification that the association would complete the qualified mitigation improvements if awarded a grant under the legislation.
- In order to secure a grant for a building containing residential units which will be improved with qualified improvements, both a vote of both a majority of the board of directors and a unanimous vote of all unit owners within the building must have first been obtained, with specific disclosures in the meeting notice documentation.
- If a grant was approved, construction had to be completed within one year of receiving grant approval unless extended by application.
- Grants for eligible associations could be used only for the following improvements:
 1. Opening protection, including exterior doors, garage doors, windows and skylights.
 2. Reinforcing roof-to-wall connections.
 3. Improving the strength of roof-deck attachments.
 4. Secondary water resistance for roof.
 5. As to existing structures where mitigation is approved, such structures must have complied with applicable building code and provide more hurricane protection than the improvements previously installed.
- Grant projects were to be funded as follows:
 1. All grants must be matched on the basis of \$1 provided by the association for \$2 reimbursement provided by the state.
 2. For roof-related projects, the grant contribution was \$11 per square foot multiplied by the square footage of the replacement roof, not to exceed

\$1,000.00 per unit, with a maximum grant award of 50 percent of the cost of the project.

3. For opening protection-related projects, the grant contribution was a maximum of \$750 per replacement window or door, not to exceed \$1,500 per unit, with a maximum grant award of 50 percent of the cost of the project; and
4. An association receiving grant funds for both roof-related and opening protection-related projects, the maximum total grant could not exceed \$175,000.00 per association.

The new legislation, HB 393, improved the 2024 Pilot Program based on feedback and input from condominium owners. The bill:

- Now limits participation to structures or buildings on the condominium property which are three or more stories in height, and further provided that each structure or building that is the subject of a mitigation grant contains at least two single-family dwellings.
- No application for opening protection is permitted unless the **windows** of the association property, or condominium property, are **established as common elements in the declaration**.
- Lowers approval requirements from all unit owners to **75 percent** of unit owners **who reside in** the affected structure.
- **Eliminated the per square foot and per opening calculations** (although reimbursement is still capped at \$175,000.00).
- The legislation **now limits grant funds to water intrusion mitigation devices or mitigation improvements that will result in mitigation credit, discount, or other rate differential for the building or structure to which the device or improvement is made**.
- The legislation **expanded opening protection grants to include roof improvements**, specifically installing secondary water resistance and replacement of roof coverings; further requiring improvements to be identified in the final hurricane mitigation inspection required to receive grant funding; and
- Prohibits a condo from applying for an inspection or a grant if an association has not complied with SIRS and Milestone Inspection requirements.