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2025 Florida Community Association Legislative Update

" *I am from the government and I am here to help.* " This famous quote from former President Ronald Reagan perfectly sums up Florida's recent legislative session. [Click here for a .pdf copy of this article.](#)

HB 913— Condominium Associations Effective July 1, 2025.

[Click here for the full text of the bill](#)

Addresses the affordability of mandated condo safety measures.

- Provides immediate relief from the sudden cost burden of fee assessments by extending the reserve study requirement for one year and allowing for a 2 year pause in reserve fund contributions to prioritize funding critical repairs identified in a milestone inspection.
- Increases the replacement cost of repairs required to be reserved and considered in the Structural Integrity Reserve Study (SIRS) from \$10,000 to \$25,000 to prioritize more critical repairs.
- Provides alternate funding options that give associations flexibility as they work to meet reserve funding requirements, including an on-ramp for funding of items that still have useful life left.
- The legislation reinforces requirements for milestone inspections and structural integrity reserve studies (SIRS). Associations must complete their first SIRS by December 31, 2025, and include a funding plan to support long-term structural needs.
- Boards may pause or redirect reserve contributions in specific emergencies or inspections, but only with membership approval and in accordance with new statutory procedures. Board

members must also sign an affidavit acknowledging receipt of completed SIRS, reinforcing their fiduciary responsibility.

Enhances accountability for condo associations.

- Empowers boards and unit owners to terminate contracts if a manager fails to follow requirements of the state’s condo laws.
- Prohibits association managers whose license is revoked by DBPR from holding any role in a management firm or being licensed for 10 years.

Enhances oversight, transparency, and empowers condo owners to be more involved in the decision making of their associations.

- Requires full disclosure of potential conflicts of interest and mandates competitive bidding for contracts to make repairs on condominiums, protecting associations from self-dealing and ensuring fair value for owners.
- Requires associations to provide more information and records online, making it easier for residents to access records and understand how their communities are managed, and money is spent. Additionally, it provides associations with the ability to deliver documents electronically, saving time and money.
- Lays the groundwork for increased participation in community meetings by allowing for increased video conference usage and electronic voting.
- Requires condo associations to report information about their property to DBPR and provide additional association details, for state regulatory oversight.
- Mandates data sharing among local governments and state partners to better assess compliance with building safety requirements and understand the impact of reforms.

Promotes financial transparency.

- Includes requirements for increased financial transparency and requires that unit owners have access to their associations’ financial records.
- Allows associations more time to complete detailed financial reports.
- Requires funding method and related details for SIRS to be disclosed to unit owners and potential buyers and extends the time from 3 to 7 days prospective buyers have to review financial information.

CS/CS/HB 393— My Safe Florida Condominium Pilot Program

Effective July 1, 2025.

[Click here for the full text of the bill.](#)

The bill revises provisions of the My Safe Florida Condominium Pilot Program (Program) within the Department of Financial Services to:

- Exclude detached units on individual parcels of land from the definition of “condominium.”
- Limit participation in the Program to structures or buildings on the condominium property that are three or more stories in height and contain at least two single-family dwellings.

- Prohibit an association application for an inspection or mitigation grant unless the windows of the subject property are established as common elements in the declaration and the association has complied with the inspection requirements in ss. 553.899 and 718.112(2)(g) and (h), F.S.
- Require approval of at least 75 percent of all unit owners who reside within the structure or building that is the subject of the mitigation grant, rather than a unanimous vote of all unit owners.
- Eliminate the restrictions that limit grant contributions to:
 - For a roof-related project, \$11 per square foot multiplied by the roof's square footage, not to exceed \$1,000 per unit, with a maximum grant award of 50 percent of the project's cost.
 - On an opening protection-related project, a maximum grant award of \$750 per window or door, not to exceed \$1,500 per unit, with a maximum grant award of 50 percent of the project's cost.
- Specify the roof mitigation techniques that may receive a grant award.
- Require that the improvements must be verified during the final hurricane mitigation inspection to qualify for grant funds.
- Provide that grant funds may only be used for water intrusion mitigation devices or mitigation improvements that will result in an insurance premium mitigation credit, discount, or other rate differential for the building or structure to which such device or improvement is applied or made.
- Require that it is a condition of awarding a grant that mitigation improvements be made to all openings if doing so is necessary for the building or structure to qualify for a mitigation credit, discount, or other rate differential.

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