



COMMUNITY ASSOCIATION  
LEADERSHIP LOBBY

# CALL 2013 Legislative Guide for Cooperatives

The Florida Legislature's 2013 Amendments to Laws Affecting Cooperatives



House Bill 73, Relating to Residential Properties  
House Bill 87, Relating to Mortgage Foreclosures  
Senate Bill 286, Relating to Design Professionals  
*And Other Bills of Note*

**BECKER &  
POLIAKOFF**  
Legal and Business Strategists



## CALL 2013 Legislative Guide for Cooperatives

### **PART I—COOPERATIVE ASSOCIATION OPERATIONS AND PROCEDURES**

[HB 73](#) (Representative Moraitis), Relating to Residential Properties

Chapter 2013-136, Laws of Florida

Effective Date: July 1, 2013

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Chapter 2013-137, Laws of Florida

Effective Date: June 7, 2013

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Chapter 2013-028, Laws of Florida

Effective Date: July 1, 2013

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**PART I—COOPERATIVE ASSOCIATION OPERATIONS AND PROCEDURES**

**HB 73 (Representative Moraitis), Relating to Residential Properties**

**Chapter 2013-136, Laws of Florida**

**Effective Date: July 1, 2013**

**ELEVATOR UPGRADES**

**§399.02(9), F.S.**

- The Phase II Firefighters' Service upgrade does not have to be installed on elevators until the elevator is replaced or requires major modification.

NOTE: This law will apply to elevators in cooperative and multi-family residential buildings. The previous law required that the Phase II Firefighters' Service upgrades be completed by no later than July 1, 2015. Phase II Firefighters' Service upgrades change the panel so that firefighters can use a key-switch to operate the elevators. This change to the law will permit the owner of the elevator to delay making such upgrades until the elevator is replaced or requires major modification.

**OFFICIAL RECORDS**

**§719.104(2)(b), F.S.**

- The official records must be maintained for 7 years and the records must be made available within 45 miles of the cooperative property or within the county in which the cooperative is located.
- The association may offer the option of making the official records available to a unit owner electronically via the internet or by allowing the records to be viewed in an electronic format on a computer screen and printed upon request.
- The association is not responsible for the use or misuse of the information provided to an association member or his or her authorized representative pursuant to the compliance requirements of Chapter 719 unless the association has an affirmative duty not to disclose such information pursuant to Chapter 719.

**§719.104(2)(c), F.S.**

- The failure to permit inspection entitles any person prevailing in an enforcement action to recover reasonable attorney's fees from the person in control of the records who, directly or indirectly, knowingly denied access to the records.
- Any person who knowingly or intentionally defaces or destroys required accounting records, or who knowingly or intentionally fails to create or maintain required accounting records, with the intent of causing harm to the association or one or more of its members, is personally subject to a civil penalty pursuant to s. 719.501(1)(d).
- The association shall maintain adequate copies of the required year-end financial information to ensure their availability to unit owners and prospective purchasers.

- An association shall allow a member or his/her authorized representative to use a portable device, such as a smartphone, tablet, portable scanner, or other technology capable of scanning or taking photographs, to make an electronic copy of the official records in lieu of the association providing a copy of such records. The association may not charge a member or his/her authorized representative for the use of a portable device.
- Adds the following records to those that shall not be accessible to unit owners:
  1. Any record protected by the lawyer-client privilege as described in Section 90.502 and any record protected by the work-product privilege.
  2. Personnel records of association or management company employees, including, but not limited to, disciplinary, payroll, health, and insurance records. The term “personnel records” does not include written employment agreements with an association employee or management company, or budgetary or financial records that indicate the compensation paid to an association employee.
  3. 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 address, or facsimile number provided to the association to fulfill the association’s notice requirements. Notwithstanding the foregoing, an association may print and distribute to parcel owners a directory containing the name, parcel address and telephone number of each parcel owner. However, an owner may exclude his or her telephone number from the directory by so requesting in writing to the association. The association is not liable for the inadvertent disclosure of protected information if the information is included in an official record of the association and is voluntarily provided by an owner and not required by the association.
  4. Electronic security measures that are used by the association to safeguard data, including passwords.
  5. The software and operating system used by the association which allows manipulation of data, even if the owner owns a copy of the same software used by the association. The data is part of the official records.

NOTE: This law is intended to make the Cooperative Act similar to the Condominium Act and Homeowners’ Association Act with respect to official records. For instance, the additional types of “protected” records (such as social security numbers, driver license numbers, and credit card numbers) that have been added to the Cooperative Act have existed in the Condominium Act and Homeowners’ Association Act for some time.

PRACTICAL POINTER: The association’s records inspection procedures and policies will need to be revised in light of changes to Section 719.104, Florida Statutes.

PRACTICAL POINTER: The association may now publish a directory that includes the owners’ names, parcel addresses and telephone numbers. Those owners who do not want their telephone number published must notify the association in writing. Before the association publishes a member directory, it should make sure that it complies with the new law. If the association wishes to publish a directory, it should take affirmative action to notify all members of its intention to do so, so that members who do not wish to have their telephone numbers published know that they need to act in advance of the publication date.

## BOARD MEETINGS

### §719.106(1)(c), F.S.

- The Board may now hold closed meetings for the purpose of discussing personnel matters, in addition to attorney-client privileged meetings.

## ELECTION OF DIRECTORS

### §719.106(1)(d)1.a., F.S.

- Any challenge to the election process must be commenced within sixty (60) days after the election results are announced.

## DIRECTOR CERTIFICATION AND EDUCATIONAL CERTIFICATES

### §719.106(1)(d)1.b., F.S.

- Adds the board certification and education provisions in the Condominium Act to the Cooperative Act.
- Within 90 days of being elected or appointed, each new director shall certify in writing that he or she has read the association's bylaws, articles of incorporation, proprietary lease, and current written policies; that he or she will work to uphold such documents and policies to the best of his or her ability; and that he or she will faithfully discharge his or her fiduciary responsibility to the association's members.
- In lieu of the written certification, the newly elected or appointed director may submit a certificate of having completed the educational curriculum administered by an education provider as approved by the Division of Condominiums, Timeshares, and Mobile Homes ("Division") within 1 year before or 90 days after being elected or appointed. The educational certificate is valid and does not have to be resubmitted as long as the director serves on the board without interruption.
- A director who fails to timely file the written certification or educational certificate is suspended from the board until he or she complies. The board may temporarily fill the vacancy during the period of suspension.
- The director's written certification or educational certificate shall be retained and is available for inspection for 5 years after a director's election or the duration of the director's uninterrupted tenure, whichever is longer.
- Failure to have such certification does not affect the validity of any board action.

### §719.501(1)(k), F.S.

- The Division shall provide training and education programs for board members and unit owners, which may include web-based electronic media and live training and seminars.
- The Division may approve education and training programs and shall maintain a list which shall be made available to board members and unit owners.

NOTE: As soon as the law is implemented, Becker & Poliakoff, P.A. will be registering with the Division as an education provider for cooperative association board member education. We will also provide certification forms, free of charge for our annual retainer clients with client annual meeting packages, or upon request of a client.

PRACTICAL POINTER: Any board member elected or appointed after July 1, 2013 must either (1) sign a certification form OR (2) take an education class approved by the Division within 90 days after the date of election or appointment. This requirement does not apply to current directors, but will become an important consideration when the next election or appointment to the Board occurs, even if current Board members are elected for an additional term.

## RECALLS

### §719.106(1)(f), F.S.

- If the board of directors fails to duly notice and hold the required board meeting after being served with a recall petition, or fails to file a petition for arbitration challenging the recall, the unit owner representative may file a petition for arbitration pursuant to Section 719.1255 challenging the board's failure to act. The petition must be filed within sixty (60) days after the expiration of the applicable 5 full business day period. The arbitrator's review of such a petition for arbitration is limited to the sufficiency of service on the board and the facial validity of the written agreement or ballots filed.
- A board member who has been recalled may file a petition for arbitration pursuant to Section 719.1255 challenging the validity of the recall. The petition for arbitration must be filed within sixty (60) days after the recall is deemed certified.
- The Division may not accept a petition for recall arbitration regardless of whether the recall was certified, when there are sixty (60) or fewer days until the scheduled reelection of the board members sought to be recalled or when sixty (60) or fewer days have elapsed since the election of the board members sought to be recalled.

NOTE: The statute still provides that if the board does not certify a recall, it shall file a petition for recall arbitration with the Division. However, the statute has now been amended to prohibit the Division from accepting a petition for recall arbitration when there are sixty (60) or fewer days until the scheduled reelection of the board members sought to be recalled. If the board does not file a petition for arbitration, the unit owner representative may file a petition for arbitration challenging the board's failure to act. However, the Division is prohibited from accepting jurisdiction of the unit owner representative's petition when there are sixty (60) days or fewer until the scheduled reelection of the board members sought to be recalled. Thus, the statute now sets up a procedure whereby the board's decision on whether to certify the recall may not be effectively challenged if there are sixty (60) days or fewer until the scheduled reelection of the board members sought to be recalled.

PRACTICAL POINTER: If there is an attempted recall of a board member, the board should discuss with counsel whether it would be appropriate to certify the recall and file a petition for recall arbitration.

## SUSPENSION OF USE RIGHTS

### §719.303(3)(a), F.S.

- When an association suspends the right of a unit owner, or a unit owner's tenant, guest or invitee to use the common elements for failure to comply with any provision of the cooperative documents, or reasonable rules of the association, such suspension does not apply to 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, or elevators.

NOTE: The previous statute contained a “glitch” as it provided that these types of use rights may not be suspended for failure to pay a monetary obligation, but was silent on “bad behavior” suspensions. This change makes it clear that when the suspension of use rights is for the failure to comply with the cooperative documents (i.e., for “bad behavior”), parking, elevators, utility services, common elements needed to access the unit, and limited common elements intended to be used only by that unit, may not be suspended. Notably, the statute is still silent on the authority of the association to suspend cable television.

## MORTGAGEE CONSENT FOR AMENDMENTS

### §719.1055(7), F.S.

- Incorporates the mortgagee consent provisions previously adopted in the Condominium Act and provides for a streamlined method of obtaining mortgagee consent.
- If the mortgage was recorded on or after July 1, 2013, any provision in the cooperative documents that requires the consent or joinder of mortgagees is enforceable only as to amendments that adversely affect the priority of the mortgagee’s lien or the mortgagee’s rights to foreclose its lien or that otherwise materially affect the rights and interests of the mortgagees.
- If the mortgage was recorded before July 1, 2013, any existing provisions in the cooperative documents requiring mortgagee consent are enforceable.
- In securing the consent or joinder, the association may rely on the public records to identify the holders of outstanding mortgages. The association must also request in writing from each owner whose unit is encumbered by a mortgage any information that the owner has regarding the name and address of the person to whom mortgage payments are currently being made.
- The association’s notice must be sent to all available addresses provided to the association and the notice must be sent by a method that establishes proof of delivery. Any mortgagee who fails to respond within 60 days after the date of mailing is deemed to have consented to the amendment.
- Any amendment adopted without the required consent of a mortgagee is voidable only by a mortgagee who was entitled to notice and an opportunity to consent. An action to void an amendment is subject to the statute of limitations beginning five (5) years after the date of discovery as to amendments that adversely affect the priority of the mortgagee’s lien or the mortgagee’s rights to foreclose its lien or that otherwise materially affect the rights and interests of the mortgagees. As to all other amendments, the statute of limitations is five (5) years after the date of recordation of the certificate of amendment.

PRACTICAL POINTER: If mortgagee consent provisions have prevented the association from amending the cooperative documents, the association should consider whether the new law will allow the association to now amend the cooperative documents.

## PART II—MORTGAGE FORECLOSURES

### [HB 87](#) (Representative Passidomo), Relating to Mortgage Foreclosures

Chapter 2013-137, Laws of Florida

Effective Date: June 7, 2013

#### ORDER TO SHOW CAUSE

#### §702.10(1), F.S.

- The changes to Section 702.10(1), Florida Statutes, include an important provision for associations that will allow associations in some cases to move stalled mortgage foreclosure cases by filing for an expedited order to show cause procedure.
- Specifically, the changes provide that if a junior lienholder (including a condominium, cooperative or homeowners' association) requests an order to show cause be entered, the judge shall immediately review the request and the court file in chambers and without a hearing and, if the file meets the requirements of the statute, the judge shall promptly issue an order directed at the other parties to show cause why a final judgment of foreclosure should not be entered.
- The order to show cause procedure in Section 702.10(1), Florida Statutes, applies even if the residence is owner-occupied.

NOTE: The law already allows a bank to file such a request for an order to show cause. The bill extends this right to other lienholders, including cooperative associations.

NOTE: HB 87 also includes a number of other changes to the mortgage foreclosure process including: (1) mortgagees will have only one year to enforce a deficiency judgment; (2) the deficiency judgment (in the case of an owner-occupied residential property) may not exceed the difference between the judgment amount or, in the case of a short sale, the outstanding debt, and the fair market value of the property on the date of the sale; (3) requires the initial disclosure of a mortgagee's right to foreclose the mortgage note and the facts supporting that status, thereby ensuring the availability of documents necessary to the prosecution of the case; (4) provides for the finality of a mortgage foreclosure judgment by limiting claims to set aside or challenge a final judgment of foreclosure to monetary damages only, if, among other things, the property has been acquired for value by a person not affiliated with the foreclosing lender or the foreclosed owner; (5) provides that a mortgagee may not request that the owner in foreclosure make payments during the pendency of the foreclosure proceedings or vacate the premises if the home is owner-occupied; and (6) provides various means of adequate protection for the enforcement of lost, destroyed, or stolen instruments in foreclosure.

## PART III—LIMITATION OF LIABILITY IN ENGINEERING & ARCHITECT & OTHER DESIGN PROFESSIONAL CONTRACTS

[SB 286](#) (Sen. Negron), Relating to Design Professionals  
Chapter 2013-028, Laws of Florida  
Effective Date: July 1, 2013

### §558.0035, F.S.

- Design professionals are no longer personally liable for negligence occurring within the course and scope of a professional services contract with an entity with which the design professional is affiliated if certain conditions are met including:
  - The contract is between the business entity and a claimant or with another entity for the provision of professional services to the claimant;
  - The contract does not name the individual employee or agent who will perform the services as a party to the contract;
  - The contract includes a statement in uppercase font at least 5 point sizes larger than the rest of the text that the individual may not be held individually liable for negligence;
  - The business entity maintains any professional liability insurance required under the contract;
  - Any damages are solely economic in nature and the damages do not extend to personal injuries or property not subject to the contract.
- Design professionals are architects, engineers, interior designers, landscape architects, surveyors, and geologists.

**PRACTICAL POINTER:** Associations should have all contracts with a design professional reviewed by their attorney to protect the association. If the contract includes the prominent statement described above, the association may only have recourse against a shell company and a very expensive problem on its hands.

## PART IV—OTHER BILLS OF INTEREST

- [HB 77](#) (Rep. Porter), Relating to Landlords and Tenants (Chapter 2013-136, Effective Date: July 1, 2013). HB 77 amends Part II of Chapter 83, Florida Statutes, the Florida Residential Landlord and Tenant Act. Among other things, the bill includes a provision stating that landlords may not retaliate against a tenant if the tenant has paid rent to a condominium, cooperative, or homeowners' association after demand is made by the association in order to pay the landlord's obligation to the association.

HB 77 also amends a number of provisions which are intended to make it easier for landlords to evict tenants. For example, if the eviction is for noncompliance with the terms of the lease, and such noncompliance requires the landlord to give the tenant an opportunity to cure the violation, the landlord may begin eviction proceedings if the violation re-occurs within 12 months, without having to give the tenant another

warning and opportunity to cure. HB 77 also provides that if the landlord accepts partial payments, the landlord may still seek to terminate the rental agreement or bring a civil action for noncompliance.

NOTE: If the association is a landlord, or encounters disputes where the landlord/tenant law may apply pursuant to the association's governing documents, the association should consult with counsel to make sure that its rental agreement conforms to the new law and that proper procedures are followed under the new law when necessary to remove a tenant.

- [HB 277](#) (Rep. Rehwinkel Vasilinda), Relating to Assessment of Residential and Nonhomestead Real Property (Chapter 2013-077, Laws of Florida, Effective Date July 1, 2013). HB 277 creates Section 193.624, Florida Statutes to provide that when determining the assessed value of real property used for residential purposes, a property appraiser may not consider an increase in the just value of the property attributable to the installation of a renewable energy source device.

NOTE: HB 277 does not amend Section 163.04, Florida Statutes, which is the section that deals with the authority of owners to install solar collectors, clothelines or other energy devices based on renewable energy. Section 163.04 still provides that an association may not deny permission to install solar collectors or other energy devices with respect to residential dwellings and within the boundaries of a condominium unit. However, the association may determine the specific location where solar collectors may be installed on the roof within an orientation to the south or within 45° east or west of due south if such determination does not impair the effective operation of the solar collectors.

- [SB 342](#) (Sen. Thrasher), Relating to Rental of Homestead Property (Chapter 2013-064, Laws of Florida, Effective Date: July 1, 2013). SB 342 amends Section 196.061, Florida Statutes, to provide that the rental of a dwelling previously claimed to be a homestead for tax purposes shall be considered abandoned until the dwelling is physically occupied by the owner. However, the abandonment of the homestead after January 1 of any year does not affect the homestead exemption for that particular year, unless the property is rented for more than 30 days per calendar year for 2 consecutive years.

NOTE: The rental of homestead property for up to 30 days per calendar year is permitted without the property being considered abandoned or affecting the homestead status of the property. If the homestead is terminated, any Save Our Homes assessment limitation is forfeited.

- [HB 573](#) (Rep. Hooper), Relating to Manufactured and Mobile Homes Chapter 2013-158, Laws of Florida, Effective Date: June 12, 2013). HB 573 amends Section 627.351, Florida Statutes, to provide that Citizens Property Insurance Corporation must offer coverage for mobile homes or manufactured homes for a minimum insured value of at least \$3,000. It also amends Section 723.06115, Florida Statutes, to provide a procedure for requesting and obtaining funds from the Florida Mobile Home Relocation Trust Fund to pay for the operational costs of the Florida Mobile Home Relocation Corporation and the relocation costs of mobile home owners.
- [HB 903](#) (Rep. Davis and Rep. Waldman), Relating to Adverse Possession, (Effective Date: July 1, 2013).<sup>1</sup> HB

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<sup>1</sup> As of press time, HB 903 is awaiting gubernatorial action. In the unlikely event that it is vetoed, a supplemental Legislative Guide will be issued.

903 amends Section 95.18, Florida Statutes. The intent of the bill is to address the problem of individuals “squatting” illegally on property, while preserving legitimate adverse possession actions. The new law requires that the adverse possessor “possess” the real property for 7 years. The previous law referred to “occupying” the real property for 7 years. In order to adversely possess property, the person must meet certain criteria, including but not limited to, paying all outstanding taxes and governmental liens within 1 year after entering into possession. A person who attempts to adversely possess property without complying with the statute commits a trespass. If a person who attempts to adversely possess property without complying with the statute tries to lease the property to another person, he commits a theft.

- [HB 999](#) (Rep. Patronis), Relating to Environmental Protection (Submerged Land Leases) (Chapter 2013-092, Laws of Florida, Effective Date: July 1, 2013). HB 999 is primarily an environmental regulation bill. HB 999 includes language impacting associations that have boat docks and submerged land leases. Specifically, the bill creates Section 253.0347(2)(f), Florida Statutes, to exempt multi-family homes with boat docks from paying submerged land lease fees for an area equal to or less than 10 times the riparian shoreline times the number of units with boat docks.
- [SB 1770](#) (Sen. Simmons), Relating to Property Insurance (Chapter 2013-060, Laws of Florida, Effective Date: July 1, 2013). Originally, the overriding purpose of SB 1770 was to reduce the overall risk to Citizens, which would have resulted in rate increases. However, the final version of the bill passed without any rate increases. The bill makes a number of changes to the Florida Hurricane Catastrophe Fund, Citizens Property Insurance Corporation (“Citizens”), and Public Adjusters. Some of the more significant changes to Citizens include: (1) requires Citizens to set up a “clearinghouse program” by January 1, 2014 to shop prospective customers in the private market; (2) effective January 1, 2014, reduces the maximum amount of coverage available from Citizens from \$2 million to \$1 million, and further reduces the \$1 million to \$700,000 over three years. It further provides for an exemption in certain counties if the Office of Insurance Regulation (OIR) determines that the county does not have a reasonable degree of competition; (3) prohibits Citizens coverage for new buildings on or after July 1, 2014 seaward of the coastal construction control line; (4) provides that if a private company’s offer is within 15 percent of Citizens’ rate for a new policy and no greater than the current rate for a renewal, the policyholder’s property is ineligible for coverage with Citizens; (5) requires Citizens to develop appropriate procedures for facilitating the diversion of ineligible applicants and existing policyholders for commercial residential coverage into the private insurance market and shall report such procedures to the President of the Senate and the Speaker of the House of Representatives by January 1, 2014.
- [HB 7119](#) (Rep. LaRosa), Relating to Homeowners’ Associations (Chapter 2013-218, Effective Date: July 1, 2013). This bill primarily impacts mandatory homeowners’ associations governed by Chapter 720, Florida Statutes. However, it also amends Section 468.436(2)(b)7., Florida Statutes, to provide that community association managers (CAMs) can be disciplined for violating any provision of chapters 718, 719 and 720 during the course of performing CAM services.



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## **BECKER & POLIAKOFF AND CALL THE VOICE OF COMMUNITY ASSOCIATIONS IN TALLAHASSEE**

The Community Association Leadership Lobby (“CALL”) provides outreach, education and advocacy for community associations in Florida. This powerful lobbying organization includes 4,000 member communities with influential and politically active leaders motivated to participate in the legislative process. CALL was created by Florida-based international law firm Becker & Poliakoff, P.A. and is a noted authority on legal issues relating to all areas of common ownership housing communities. Annual retainer clients of Becker & Poliakoff are automatically entitled to membership in this powerful lobbying organization.

CALL helps community leaders engage with legislators to work collaboratively on legislation impacting shared ownership housing properties. CALL’s goals are accomplished through our full time lawyer and lobbyist in Tallahassee, Yeline Goin, who monitors legislation and works closely with legislators and staff to ensure CALL’s legislative priorities are being met.

Above all, CALL relies on its thousands of members from legislative districts throughout the state who communicate year-round with local legislators and actively engage on issues during the session. CALL members are connected through social media and monitor the CALL website (including blog, news feeds and legislative alerts) to stay up to date on legislation, committee hearings, and the latest legislative changes impacting communities.

CALL also provides educational workshops (in person and on line) for enhanced civic engagement. CALL held a live Legislative Webinar entitled “The 2013 Florida Legislative Session: Analysis of the Impacts on Community Associations” with Special Guest Representative George Moraitis, the sponsor of HB 73. The webinar focused primarily on HB 73, Relating to Residential Properties (impacting condominiums, cooperatives, and homeowners’ associations) as well as HB 7119, Relating to Homeowners’ Associations and HB 87, Relating to Mortgage Foreclosures. The Webinar is available online. If you were unable to attend, or would like to view it again, the [Recorded Webinar](#) is available online, as well as the powerpoint presentation [Slides](#).

Please visit the CALL website at [www.callbp.com](http://www.callbp.com) to learn more about new legislation, educational workshops and ways to contact your legislator through our Legislator Connect program. If you have not received a password or have forgotten the password to access the CALL website for your community, please contact CALL at 954-364-6012 or email us at [call@becker-poliakoff.com](mailto:call@becker-poliakoff.com). Please contact your Association attorney to learn more about what being a part of CALL can do for your community. To become a member of CALL, you must be an annual retainer client of Becker and Poliakoff. To learn more, please contact your local Becker & Poliakoff office.

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# Community Association Law

Becker & Poliakoff is well-known for its pioneering role in the creation of the law pertaining to the operation of common ownership housing in Florida. Many of the leading cases in the field bear the Firm's name. Our attorneys are recognized as leaders in the field through published articles, works, public service, legislative activities and industry group leadership positions.

## Resources



### ***Firm Website***

Becker & Poliakoff's website includes podcasts, webinars, informative articles and information that can assist you and your association.

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The Florida Condo & HOA provides readers with up to date analysis and news that affects condominiums and HOAs in Florida. Ongoing posts by community association attorneys will keep you informed! Log on and subscribe to receive updates as they happen.

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### ***The Florida Construction Law Authority***

The *Florida Construction Law Authority* blog helps readers stay informed about legislative changes and cases impacting construction projects.

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### ***CALL Online***

The Community Association Leadership Lobby ("CALL") was created to provide clients with the tools and training they need to stay informed on key issues and influence new legislation in Florida's Capitol. Visit [www.callbp.com](http://www.callbp.com)



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