FLORIDA COMMUNITY ASSOCIATION

2025 LEGISLATIVE GUIDE

CALL
COMMUNITY ASSOCIATION LEADERSHIP LOBBY

POWERED BY Becker
beckerlawyers.com

The 2025 Florida Legislative Session brought significant changes for condominium associations with some of these changes also impacting cooperatives. We saw fewer changes impacting homeowners' associations, with no direct changes to the Florida Homeowners' Association Act. Florida's Legislature has continued to focus on structural safety, financial transparency, and board accountability in the wake of ongoing market, legal, and regulatory pressures.

Our Guidebook was created to help board members, community managers, residents, and association professionals understand the key provisions of the new laws and how they impact day-to-day operations, long-term planning, and legal compliance. Whether we're discussing updates to reserve funding, meeting procedures, records access or a host of other changes, we break down each legislative development in plain language and provide practical insights to support implementation.

As always, staying informed is only the first step—thoughtful application of these new requirements is what will ultimately protect your community and preserve your property values. We hope this Guidebook serves as a valuable tool for navigating Florida's ever-evolving community association landscape.

2025 LEGISLATIVE GUIDE EDITORIAL BOARD

Donna DiMaggio Berger
Shareholder
Ft. Lauderdale

Kenneth S. Direktor
Shareholder
Ft. Lauderdale

Yeline Goin
Shareholder
Orlando

Allison L. Hertz
Shareholder
West Palm Beach

Steven H. Mezer
Shareholder
Tampa

Bryony G. Swift
Shareholder
Bradenton | Sarasota

TABLE OF CONTENTS

PART I

PART II

PART I

CONDOMINIUMS, COOPERATIVES AND HOMEOWNERS' ASSOCIATIONS' BILLS THAT **PASSED**

CS/HB 913

CHAPTER NO. 2025-175, LAWS OF FLORIDA

Effective Date: Except as otherwise expressly provided, July 1, 2025

MANAGEMENT

Summary of the Law:

The community association manager statute was amended in Section 468.432, Florida Statutes, to provide that a person whose community association manager license has been revoked may not have an indirect or direct ownership interest in, or be an employee, partner, officer, director, or trustee of, a community association management firm for 10 years after the revocation. Such person is also ineligible to reapply for certification or registration under this part for 10 years after the revocation.

All managers must now create and maintain an online licensure account with the Florida Department of Business and Professional Regulation ("DBPR"), identifying their management firm and the associations where they serve as onsite management. The information must be updated within 30 days of any change. Management firms must identify employed managers. If a manager's license is suspended or revoked, written notice must be given to the management firm and the association.

The Florida Condominium Act has been amended in Section 718.111, Florida Statutes, to state that board members or officers of an association must ensure that the community association manager or management firm is properly licensed before entering into a contract. If a community association manager or community association management firm's license is suspended or revoked during the term of a contract, the association may terminate the contract upon delivery of written notice, effective on the date the manager or firm became unlicensed.

A community association manager or management firm is prohibited from knowingly taking any action directed by the community association that violates state or federal law. Every contract between a community association and a manager or management firm for management services must include the following written statement in at least 12-point type, if applicable:

> *"The community association manager shall abide by all professional standards and record keeping requirements imposed pursuant to part VIII of Chapter 468, Florida Statutes."*

A contract between a community association and its manager or management firm cannot limit or waive the professional practice standards required pursuant to the statute.

A community association manager or community association management firm contracted to manage a community association (which is no longer limited to homeowners' associations) must do the following:

(i) attend a minimum of one community member meeting or board meeting in person each year, and

(ii) give the community's members the name, contact details, and hours of availability of each community association manager or representative, as well as a summary of their responsibilities.

If the association is required to maintain official records on a website or mobile application, this information is required to be posted on the website or application. The community association manager or firm must update this information within fourteen (14) business days of any changes. Additionally, upon request, the community association manager or firm must provide a copy of their contract with the community to any member, and this contract must be included in the community's official records.

Management firm and manager conflict of interest provisions were enhanced in the new law. A conflict is presumed if, without prior notice, a community association manager, a community association management firm, or their directors, officers, relatives, or persons with a financial interest proposes to enter into a contract or transaction with the association, or enters into a contract with the association for goods or services other than community association management services.

A conflict also exists if, without prior notice, they have an interest in or receive compensation from a "person," as defined in Section 1.01(3), Florida Statutes, that provides products or services to the association. This "person" includes individuals, children, firms, associations, joint adventures, partnerships, estates, trusts, business trusts, syndicates, fiduciaries, corporations, and all other groups or combinations. For the purposes of this provision, compensation includes referral fees, monetary benefits, ownership interests, and profit-sharing arrangements with product or service providers recommended to or used by the association.

If a community association manager, a management firm, or someone with a financial interest in the firm, or a relative of such persons, proposes an activity that may create a conflict of interest as described in the statute, they must put it on the agenda for the next board meeting. The notice for the meeting must describe the activity, disclose the possible conflict, and include copies of all related contracts and documents. If the board determines that a community association manager, management firm, or someone with a financial interest in the firm, or a relative of such persons, has violated this statute, the contract is voidable. The association can terminate its management contract with the manager or firm by delivering a written termination notice. If the contract is terminated, the association is only responsible for the reasonable value of the management services provided until the cancellation, and is not liable for termination fees, liquidated damages, or other penalties.

Impact Analysis:

- The association must verify that its community association manager or management firm holds a current, valid license with the DBPR, and require prompt notification of any changes to licensure status, including suspensions or revocations.
- All statutorily required language must be included in management contracts.
- Do not agree to waive professional standards.
- Act quickly if notified of a license suspension or revocation to protect the association's interests.
- Associations should confer with counsel to review management services contracts regarding any potential conflicts regarding compensation.

MANDATORY STRUCTURAL INSPECTIONS FOR CONDOMINIUMS AND COOPERATIVES

Summary of the Law:

The milestone inspection requirements of Section 553.899, Florida Statutes, were changed to provide that only buildings that are three habitable stories or more in height, as determined by the Florida Building Code, are subject to the inspection requirements.

A local jurisdiction must now adopt an ordinance requiring that a condominium or cooperative, or any other owner subject to the milestone inspection requirements, schedule or commence repairs for substantial deterioration within a specified time period after receipt of a phase two milestone report. However, it cannot be more than 365 days after receipt of the phase two milestone report.

Licensed architects or engineers bidding to perform a milestone inspection must disclose in writing their intent to bid on any related maintenance, repair, or replacement services. Professionals bidding on services recommended by the milestone inspection are prohibited from having any interest in the firm providing the inspection unless disclosed in writing. A contract for services is voidable if the required disclosure of relationships is not provided, and professionals may face discipline for failing to disclose.

Local enforcement agencies responsible for milestone inspections must provide specific information to the Department of Business and Professional Regulation (DBPR) by December 31, 2025, and annually thereafter. This includes, without limitation, the number of buildings requiring inspections, completed inspections, and buildings deemed unsafe. The DBPR is required to provide all obtained information to the Office of Program Policy Analysis and Government Accountability (OPPAGA), which may request additional information to compile a report for the President of the Senate and Speaker of the House of Representatives.

If a contractor fails to disclose their relationship with the engineer that performs the milestone inspection, once discovered, the association would have the right but not the obligation to void that contract for failure to disclose.

Impact Analysis:

- Ensure that any contract for a milestone inspection discloses any intent of the professional to bid on related services and any potential conflicts of interest.

INSURANCE FOR CONDOMINIUM ASSOCIATIONS

Summary of the Law:

HB 913 revises Section 718.111, Florida Statutes, confirming that every condominium association is required to have adequate property insurance, as determined by statute, regardless of any requirement in the declaration of condominium for certain coverage by the association. The amount of adequate insurance coverage may be based on the replacement cost of the property as determined by an independent insurance appraisal or an update of a prior appraisal, to be conducted at least once every thirty-six (36) months. An association or group of associations may provide adequate property insurance through a self-insurance fund that complies with certain requirements. The association's obligation for a group of at least three communities created and operating under Chapter 718, 719, 720, or 721, to obtain adequate property insurance may be satisfied by obtaining insurance coverage sufficient to cover an amount equal to the probable maximum loss for a 250-year windstorm event.

Impact Analysis:

- The Bill states that the replacement cost may be determined by an independent insurance appraisal or an update of a prior appraisal. This raises the question of whether the legislature intended to give associations a choice between these two options, or a different valuation method altogether.
- Associations should confer with counsel and insurance professionals regarding the requisite and appropriate insurance coverage for the association.

OFFICIAL RECORDS FOR CONDOMINIUM ASSOCIATIONS

Summary of the Law:

HB 913 revises Section 718.111(12), Florida Statutes, regarding official records to include a requirement for maintaining a recording of all meetings conducted by video conference for at least one year after the date the video recording is posted to the association's website. Accurate, itemized, and detailed records of all receipts and expenditures now explicitly include all bank statements and ledgers. A new requirement that condominium associations maintain a copy of all affidavits required by the Florida Condominium Act has been added. The Bill clarifies that the association is required to keep copies of the most recent annual financial statement and annual budget available on the condominium property to be provided to unit owners or prospective purchasers.
Regarding liability for record access violations, the phrase "knowingly, willfully, and repeatedly" is removed and replacement with "willfully and knowingly or intentionally". Previously, in order to be found criminally liable for records violations, there had to be repeated violations, which were defined as two or more in a twelve (12) month period. The new law eliminates the requirement for repetitive violations and provides for potential criminal penalties for any willful and knowing or intentional violation.

Impact Analysis:

- The revisions to the sections regarding liability for record access signals a tightening of accountability, reducing the threshold for enforcement and allows the penalization of single acts of misconduct rather than requiring a pattern of repeated violations.
- Associations should confer with counsel regarding creating or amending their records retention policy or rules addressing records retention regarding meetings conducted by video conference and affidavits required by the Florida Condominium Act.
- Community association managers and community association management firms will be responsible in the event of record access violations.

WEBSITES FOR CONDOMINIUM ASSOCIATIONS

Summary of the Law:

Section 718.111(12) now provides that official records that are required to be on the association's website or made available through an application on a mobile device must be made available within thirty (30) days after creation or receipt, unless a shorter time period is otherwise required in the Florida Condominium Act. Requirements have been added for posting approved meeting minutes of all board of administration meetings for twelve (12) months. Video recordings (or hyperlinks to the video recordings) of any board, committee, and unit owner meetings conducted by video conference, over the preceding twelve (12) months, and affidavits required by the Florida Condominium Act, must be posted on the website.

Impact Analysis:

- Effective July 1, 2025, any association managing a condominium with 150 or more units should work with their website providers to comply with the new requirements.
- Effective January 1, 2026, any association managing a condominium with 25 or more units will need to have a website in compliance with the statute. Your association should start planning for this now.

FINANCIAL REPORTING FOR CONDOMINIUM ASSOCIATIONS

Summary of the Law:

HB 913 extends the timeframe for associations to deliver the financial report to no later than one hundred eighty (180) days after the end of the fiscal year or other date as provided in the bylaws. Associations must now provide an affidavit executed by an officer or director as evidence of compliance with the requirement to deliver the financial report to the unit owners.

The Bill increases the voting requirement to prepare a different level of financial reporting than required from a majority of the voting interests present at a meeting of the association to a majority vote of all the voting interests of the association.

Impact Analysis:

- Associations must deliver the financial report to owners within the required timeframe and comply with the statutory requirements on report delivery and voting requirements for preparing alternative levels of financial reporting.
- Association should review their bylaws to determine if there is another date for compliance.

INVESTMENT OF ASSOCIATION FUNDS FOR CONDOMINIUM AND COOPERATIVE ASSOCIATIONS

Summary of the Law:

HB 913 adds new paragraph 718.111(16), Florida Statutes, which states that the board of directors of an association must use best efforts to make prudent investment decisions, focusing on balancing risk and return to maximize investment outcomes. The association (including multicondominium associations) may invest reserve funds in one or 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 unit owners.

Impact Analysis:

- Bylaws should prioritize safety and liquidity far above return. Bylaws should prohibit principal of Association funds being placed at risk for investment purposes, and require that all investments be insured by FDIC or the otherwise by the federal government.
- Associations should confer with counsel to review and amend their governing documents to define its duty to manage operating and reserve funds of the association.

HURRICANE PROTECTION FOR CONDOMINIUM ASSOCIATIONS

Summary of the Law:

HB 913 clarifies in Section 718.113, Florida Statutes, that hurricane protection installation obligation exceptions can be defined in the declaration as originally recorded, or as amended, and if the declaration does not specify responsibility for the cost of any removal or reinstallation of hurricane protection, then the statutory language applies. The Bill also removes the provision that allowed the association, under certain circumstances, to charge unit owners for hurricane protection removal/reinstallation and collect it as an assessment.

Impact Analysis:

- Associations should confer with counsel to amend their governing documents to clearly define the responsibility for the removal and reinstallation costs of hurricane protection before this becomes an issue during a repair or renovation project.

VIDEO CONFERENCING- CONDOMINIUM ASSOCIATIONS

Summary of the Law:

HB 913 amends Section 718.112, Florida Statutes, to explicitly allow condominium association meetings to be held by video conference. A new definition for "video conference" has been added to Section 718.103, Florida Statutes, defining it as a real-time audio and video-based meeting between two or more people in different locations using video-enabled and audio-enabled devices. The notice for any meeting conducted by video conference must include a hyperlink and call-in conference telephone number for unit owners to attend the meeting and must include a physical location where unit owners can also attend the meeting in person. All meetings conducted by video conference must be recorded, and such recordings must be maintained as an official record of the association.

All video recordings or hyperlinks to video recordings for all meetings of the unit owners, the board, or any committee meeting, if conducted by video conference, must be posted on the association website for all associations that are required to maintain a website.

Impact Analysis:

- Any board meeting that is scheduled on or after July 1, 2025 that will permit attendance via video conference, must comply with these new requirements.
- This change to the statute will require associations to reconsider how they conduct meetings. One concern is the cost of digital storage of all these video conference meetings will likely be expensive. The Association must also facilitate a physical location for those who want to attend in person.
- Associations should consider adopting or amending existing rules regarding attendance and participation in board meetings. The board should also evaluate when video conference should be used.

UNIT OWNER MEETINGS OF CONDOMINIUM ASSOCIATIONS

Summary of the Law:

HB 913 amends Section 718.112, Florida Statutes regarding membership meetings as well. If a membership meeting is conducted via video conference, a unit owner must be permitted to vote electronically as provided in the amended Section 718.128, Florida Statutes, which has now also been amended to provide for additional electronic voting requirements.

If the association permits attendance at the annual meeting by video conference, a quorum of the board must be physically present at the physical location of the meeting. The physical location of the meeting must be provided in the bylaws, and if it is not, then the meeting must be held within 15 miles of the condominium property or within the same county as the condominium property. This amendment also removes the option to use broadcast notice in lieu of physically posting the notice on the property.

Impact Analysis:

- This change to the statute will require associations to reconsider how they conduct meetings, especially the annual meeting. For the annual meeting, if participation via video conferencing is permitted, owners must be permitted to vote electronically, and a quorum of the board must be physically present at the physical location of the meeting.
- For those associations that broadcast notice in lieu of physically posting the notice on the property will no longer be permitted to do so.
- This new law does not explain what the consequences may be if the association does not have a quorum of its board physically in attendance for the annual meeting, but it instructs the Division to adopt rules expounding upon the new requirements for meeting by video conference.
- The board should evaluate whether permitting participation via video conference should be used at the annual meeting as this now places a burden on the board to have a quorum of the board physically present at the meeting. The board should also verify that the physical location for the meeting is either specified in the bylaws or is within the county or within 15 miles of the association property.

ELECTRONIC VOTING FOR CONDOMINIUM ASSOCIATIONS

Summary of the Law:

HB 913 amends Section 718.128, Florida Statutes, to remove the requirement that unit owners be notified about a meeting to consider an electronic voting resolution at least fourteen (14) days in advance by various means (mail, delivery, or electronic transmission if requested by the owner), with notice conspicuously posted on the property. A board may now consider a resolution for electronic voting at a meeting with a forty-eight (48) hour notice. The Bill also removed the requirement that an affidavit documenting the notice be added to the official records.

If twenty-five percent (25%) of the voting interests of a condominium petition to vote electronically in the next scheduled election, the board must hold a meeting within twenty-one (21) days after receipt of the petition to adopt an electronic voting resolution. The board of directors must receive the petition within one hundred eighty (180) days after the date of the last scheduled annual meeting.

Unless the board has formally adopted an electronic voting resolution, it must designate an e-mail address for receipt of electronically transmitted ballots. A unit owner can send in an electronically transmitted ballot without complying with the rules providing for secrecy of ballots adopted by the DBPR, provided the ballot meets the conditions outlined in the statute. In other words, election ballots can be emailed and would not be required to be in the double-envelopes as historically required. The association must provide a special ballot for return by email with certain disclosure language. The ballot must include spaces for the unit owner to enter their unit number, signature (first and last name), legally required language regarding secrecy of ballots, and the deadline for submission. It must be returned to an email address designated by the association.

Impact Analysis:

- This change to the statute will require associations to reconsider how they choose to conduct elections going forward. Associations should determine whether email voting or electronic voting is preferable to their association, considering the expense, the complexity of the two processes, and other relevant factors.
- The association should seek legal professional advice tailored to the association's specific needs and circumstances.

BUDGETS FOR CONDOMINIUM ASSOCIATIONS

Summary of the Law:

HB 913 amended Section 718.112(2), Florida Statutes, bringing significant changes to the budgeting process for a condominium association.

The amendment to Section 718.112, Florida Statutes, permits a board to conduct the meeting to consider the budget via video conference. However, the amendment requires that the Association use a sound transmitting device so that the conversions of the board and/or committee members can be heard by everyone attending in person. The amendment also requires the Division to adopt rules to govern the requirements of the budget meeting.

In condominium associations, if the board proposes a budget which exceeds 115% of the assessments for the previous year, this amendment requires the board to simultaneously propose a substitute budget that does not include ANY discretionary expenditures that are not required to be included in the budget. “Required reserves” (as opposed to “reasonable reserves”), repair of SIRS items and insurance premiums may be excluded from the calculation of the 115%. If a substitute budget is necessary, the Association must provide at least 14 days’ notice via hand deliver or mail to the members of the meeting at which the unit owners will be given the opportunity to consider this substitute budget. This substitute budget is adopted if approved by a majority of all voting interests at this meeting. If the substitute budget is not adopted, the initially proposed budget increasing assessments more than 115% may be adopted by the board.

Impact Analysis:

- The new budgetary requirements are cumbersome and will require the board to begin the budgeting process earlier than usual.
- To navigate these changes effectively, condominium boards should consult legal, management, and accounting professionals well in advance of the budgeting process.

RESERVE FUNDING FOR CONDOMINIUM AND COOPERATIVE ASSOCIATIONS

Summary of the Law:

For several years, the Florida Legislature has made reserve issues a priority, continuously revising laws to address and clarify the requirements. The Bill introduces new reserve mandates and options for condominium and cooperative associations through revisions to Sections 718.112 and 719.106 Florida Statutes.

Previously, condominium and cooperative associations were required to budget for reserves components if the deferred maintenance or replacement cost exceeded $10,000. The latest revision raises this threshold to $25,000, with an inflationary component allowing for future increases. The DBPR shall adjust this reserve threshold of $25,000 by February 2026 and each year thereafter.

For a budget adopted on or before December 31, 2028, if the association has completed a milestone inspection pursuant to Section 553.899, Florida Statutes, within the previous 2 calendar years, the board, upon the approval of a majority of the total voting interests of the association, may temporarily pause, for a period of no more than two consecutive annual budgets, reserve fund contributions OR reduce the amount of reserve funding for the purpose of funding repairs recommended by the milestone inspection.

However, this does not allow an association controlled by a developer, an association in which the non-developer unit owners have been in control for less than 1 year, or an association controlled by one or more bulk assignees or bulk buyers to pause the funding.

Additionally, an association that has paused reserve contributions must have a structural integrity reserve study (SIRS) performed before the continuation of reserve contributions in order to determine the association's reserve funding needs and to recommend a reserve funding plan.

If a condominium association votes to terminate a condominium, the association can waive the reserves recommended by any SIRS.

The amendment also provides that the board may vote to pause reserve funding if the local building official determines the entire condominium building is uninhabitable and takes out the requirement for a vote of the members to pause reserve funding until the building is deemed habitable by the local building official.

The deferred maintenance or replacement cost threshold for SIRS reserves was also increased to $25,000 or the amount adjusted for inflation by DBPR, whichever is greater.

Impact Analysis:

- Components with a deferred maintenance or replacement cost of $25,000 or more will need to be evaluated and lower cost components will not need to be part of the reserve analysis.
- The association may not be able to use its own inflation assumption in reserve planning, as it must use the inflation figures provided by the DBPR.
- There are new options for reserve funding which must be carefully evaluated to ensure the long-term sustainability of the finances of the association. There is no one-size-fits-all approach to reserve funding and a host of factors needs to be considered in reserve planning.

STRUCTURAL INTEGRITY RESERVES (SIRS) FOR CONDOMINIUM AND COOPERATIVE ASSOCIATIONS

Summary of the Law:

Section 718.112 and Section 719.106, Florida Statutes, were amended to provide that associations existing on or before July 1, 2022, which are controlled by unit owners other than the developer, must have a SIRS completed by December 31, 2025. The amendment requires that an officer or a director of an association must sign an affidavit acknowledging receipt of the completed SIRS and also provides that the DBPR shall adopt rules for the form to be used for SIRS in accordance with the Florida Building Commission. The exemption for SIRS compliance was expanded to include four-family dwelling buildings with three or fewer habitable stories above ground.

An engineer, architect or licensed reserve specialist must perform the SIRS inspection and prepare the reserve study. Any design professional or contractor who bids to perform a SIRS must disclose in writing to the association his or her intent to bid on any services related to any work recommended by the SIRS. Any design professional or contractor who submits a bid to the association to perform services recommended by the SIRS may not have an interest in the firm providing the SIRS study or be a relative of a person having a direct or indirect interest in such firm, unless such relationship is disclosed to the association in writing. A contract is voidable if the design professional or contractor fails to provide the written disclosure of the interests or relationships required by this paragraph. A design professional or contractor may be disciplined for failure to disclose the interests or relationships required by this paragraph.

Impact Analysis:

- The deadline for applicable associations to complete a SIRS has been extended from the previous deadline of December 31, 2024, to December 31, 2025.

SIRS FUNDING OPTIONS FOR CONDOMINIUM AND COOPERATIVE ASSOCIATIONS

Summary of the Law:

Section 718.112 and Section 719.106, Florida Statutes, were also amended to specifically provide that SIRS reserves may be funded by regular assessments, special assessments, line of credit or loans. However, a special assessment, line of credit or loan requires the approval of a majority vote of the total voting interests of the Association. At a minimum, the SIRS must include a recommendation for a reserve funding schedule based on a baseline funding plan that provides a reserve funding goal in which the reserve funding for each budget year is sufficient to maintain the reserve cash balance above zero

Further, an association that is controlled by the owners, that is required to complete a SIRS may secure a line of credit or a loan to fund capital expenses required by a milestone inspection or a SIRS. The line of credit or loan must be sufficient to fund the cumulative amount of any waived or unfunded reserve funding amount. Funding from the loan or line of credit must be available immediately to fund any required repair. A special assessment, line of credit or loan and related details must be included in the annual financial statement. This does not apply to developer-controlled associations.

If the association completes a milestone inspection required by Section 553.899, Florida Statutes, or an inspection completed for a similar local requirement, the association may delay performance of a required SIRS for no more than the 2 consecutive budget years immediately following the milestone inspection in order to allow the association to focus its financial resources on completing the repair and maintenance recommendations of the milestone inspection.

Impact Analysis:

- Although some of these new options provide greater flexibility, associations must assess their financial strategies carefully to ensure long-term sustainability and compliance.
- The association should seek legal counsel and other professional advice tailored to the association's specific needs and circumstances.

SIRS FUNDING METHOD FOR CONDOMINIUMS AND COOPERATIVE ASSOCIATIONS

Summary of the Law:

The SIRS may recommend other types of reserve funding schedules, provided that each recommended schedule is sufficient to meet the association's maintenance obligation. If the SIRS recommends reserves for any item for which reserves are not required for any item for which an estimate of useful life and an estimate of replacement cost cannot be determined, the amount of the recommended reserves for such item must be separately identified in the SIRS as an item for which reserves are not required. The SIRS must take into consideration the funding method or methods used by the association to fund its maintenance and reserve funding obligations through regular assessments, special assessments, lines of credit, or loans.

If the SIRS is performed before the association has approved a special assessment or secured a line of credit or a loan, the SIRS must be updated to reflect the funding method selected by the association and its effect on the reserve funding schedule, including any anticipated change in the amount of regular assessments. The SIRS may be updated to reflect any changes to the useful life of the reserve items after such items are repaired or replaced, and the effect such repair or replacement will have on the reserve funding schedule. The association must obtain an updated SIRS before adopting any budget in which the reserve funding from regular assessments, special assessments, lines of credit, or loans do not align with the funding plan from the most recent version of the structural integrity reserve study.

If the association completes a milestone inspection required by Section 553.899, Forida Statutes, or an inspection completed for a similar local requirement, the association may delay performance of a required SIRS for no more than the 2 consecutive budget years immediately following the milestone inspection in order to allow the association to focus its financial resources on completing the repair and maintenance recommendations of the milestone inspection.

An association's reserve accounts may be pooled for two or more required components. Reserve funding for structural integrity reserve components may only be pooled with other structural integrity reserve components. A vote of the members is not required for the board to change the accounting method for reserves to a pooling accounting method or a straight-line accounting method.

The reserve funding indicated in the proposed annual budget must be sufficient to ensure that available funds meet or exceed projected expenses for all components in the reserve pool based on the reserve funding plan or schedule of the most recent structural integrity reserve study.

Impact Analysis:

- While prior laws did not explicitly address pooled reserves for structural integrity reserve components, the new law allows the pooling of these reserves. This means that an association's reserve accounts may be pooled for two or more required components. Reserve funding for SIRS components may only be pooled with other components SIRS (g) components.
- The reserve funding indicated in the proposed annual budget must be sufficient to ensure that available funds meet or exceed projected expenses for all components in the reserve pool based on the reserve funding plan or schedule of the most recent SIRS.

EMERGENCY POWERS FOR CONDOMINIUM AND COOPERATIVE ASSOCIATIONS

Summary of the Law:

Section 718.1265 and Section 719.128, Florida Statutes, were amended to remove the limitation on the requirement to evacuate the condominium or cooperative property only applying during a mandatory evacuation order, and if an owner or occupant fails or refuses to evacuate the condominium or cooperative property for which the board has required evacuation, the association is immune from liability from a person who fails or refuses to evacuate.

Impact Analysis:

- The new law expands the association's emergency powers by removing the limitation to mandatory evacuation orders.
- This is a positive change that reduces the association's exposure to liability when owners fail to respond to an association request to evacuate the condominium property in advance of any potential storm impact.

MODIFICATION OF SIZE OF UNIT IN NONRESIDENTIAL CONDOMINIUMS

Summary of the Law:

HB 913 amends Section 718.110, Florida Statutes, by providing a method for nonresidential condominiums that are formed after July 1, 2025 to change the configuration or size of a unit or modifying the appurtenances to a unit. The statute now provides that if all the affected owners and lienholders agree and execute the amendment, then the modification may be made.

Impact Analysis:

- For nonresidential condominiums, by having an amendment recorded with the signatures of all affected owners and lien holders, an association can change the size of a unit and/or modify the appurtenances to the unit.

AGREEMENTS ENTERED INTO BY A NONRESIDENTIAL CONDOMINIUM ASSOCIATION

Summary of the Law:

The amendment to Section 718.302, Florida Statutes, relates to nonresidential condominiums permitting the cancelation of a contract agreed to by the developer by membership of a nonresidential condominium where at least 90% of the units have been sold in a condominiums of 10 or fewer units.

Impact Analysis:

- The voting requirement has been increased for nonresidential condominiums. The requirement for residential condominiums is unchanged.

RESPONSIBILITIES AND DUTIES OF THE DBPR; REQUIRED CONDOMINIUM AND COOPERATIVE ASSOCIATION REGISTRATION

Summary of the Law:

Section 718.501 and 719.501, Florida Statutes, were amended to provide the DBPR with jurisdiction to review records to investigate complaints and also grants the DBPR with the authority to investigate the completion of repairs required by the milestone report, board member education requirements, SIRS reporting requirements and Fidelity bonding requirements.

Condominium associations are now required to create and maintain an online account with DBPR. On or before October 1, 2025 all associations must provide the information requested by DBPR in electronic format no more than once per year. The DPBR will promulgate rules to effectuate this. The associations must update contact information within 30 days after any change. The information that the DBPR may request may include but is not limited to:

- The name of the association;
- Physical address;
- Mailing address and county;
- E-mail address and Phone number;
- Name and Title of each Board Member;
- CAM Contact Information;
- Link to the Association Website;
- Number of Buildings;
- Number of Stories of Each Building;
- Number of Units;
- Age of the Building Based on Certificate of Occupancy;
- Assessment related Information such as any special assessments by unit type including reserves;
- The purpose for any special assessments and the name of any financial institutions where the association maintains accounts.

The DBPR may also require a copy of any SIRS and associated SIRS materials be provided within 5 business days from receipt of a request for documentation.

Impact Analysis:

- Given that this can be an exhaustive list of information and the deadline is currently set for October 1, 2025, the association should start gathering at least the information indicated within this amendment.

CONDOMINIUMS WITHIN A BUILDING

Summary of the Law:

Section 718.407(4), Florida Statutes, has been amended to state that, if a portion of a building is not under condominium ownership, the owner of that portion must, within sixty (60) days after the fiscal year ends, provide the condominium association with a complete financial report of all costs for maintaining and operating the shared facilities. This report must include receipts and invoices. If the owner fails to provide this within sixty (60) days, the DBPR may impose penalties and enforce compliance.

The Bill specifies that amendments made to Sections 718.103(14), 718.202(3), 718.407(1), (2), and (6), Florida Statutes, may not apply retroactively and shall only apply to condominiums with declarations initially recorded on or after October 1, 2024.

Impact Analysis:

- The amendment to Section 718.407(4), Florida Statutes, provides the condominium association within a portion of a building with additional information to verify costs for maintaining and operating the shared facilities.

DISCLOSURES PRIOR TO SALE OF CONDOMINIUM AND COOPERATIVE UNITS

Summary of the Law:

Section 718.503 and Section 719.503, Florida Statutes, have been amended by HB 913 to change the minimum advance delivery timeframes for certain documents. The Bill has extended the required disclosure period to seven (7) days.

Impact Analysis:

- The extended disclosure period allows buyers more time to review provided documents, seek legal or professional advice if needed, identify potential red flags in the provided documents, and potentially void the agreement if necessary.

HB 393
MY SAFE FLORIDA CONDOMINIUM PILOT PROGRAM

CHAPTER NO. 2025-173, LAWS OF FLORIDA

Effective Date: June 23, 2025

Summary of the Law:

HB 393 revises Section 215.55871, Florida Statutes, the My Safe Florida Condominium Pilot Program that was created last year to assist condominiums located up to 15 miles from the coastline lower their insurance premiums by grant funding hurricane hardening projects. The definition of condominium within the Bill was revised to exclude detached units on individual parcels of land from the grant program and restricts the use of grant funds to structures or buildings on the condominium property that are three or more stories in height and contain at least two single-family dwellings. The amendment also prohibits an association from applying for grant funds to replace windows if the windows are not defined in the declaration as common element and excludes associations that are not current on milestone inspection and structural integrity reserve study obligations. The Bill also requires that the grant funds only be used for certain water intrusion mitigation devices or improvements that would result in an insurance premium credit, discount, or other rate differential for the building or structure to which such device or improvement is applied or made. If the grant funds are used to mitigate or make improvements to an opening, the funds must be used to mitigate all openings within the building or structure. Finally, the Bill requires any improvement to be made using grant funds shall be verified during the final hurricane mitigation inspection.

While this Bill did add some additional restrictions for the application and use of grant funds, it also provided some additional relief. The Bill lowers the vote requirement to approve submission of a grant proposal from 100% to 75% of the owners within the affected building. The Bill also eliminated some grant funding limits for roof related projects and opening protection related projects.

Impact Analysis:

- While the My Safe Florida Condominium Pilot Program provides some much needed relief to the few associations that qualify to apply for the grant, the new additional restrictions are going to further limit who is eligible to apply for the grant and what those grant funds can be used for.
- If your association is eligible, plan ahead to obtain the 75% vote of the owners for the submission of a grant.

HB 593
AN ACT RELATING TO DANGEROUS DOGS

CHAPTER NO. 2025-61, LAWS OF FLORIDA

Effective Date: July 1, 2025

Summary of the Law:

HB 593 renames Chapter 767, Florida Statutes, as the Pam Rock Act. Pam Rock was a postal worker who was fatally attacked by a pack of dogs.

To enhance public safety and hold dog owners accountable, the law now provides that if an animal is being investigated as a dangerous dog that has either killed a person or bitten someone severely enough to score a 5 or higher on the Dunbar bite scale, which categorizes dog bite levels based on trauma, skin contact, punctures and tissue damage, the dog is required to be impounded or securely confined in a proper enclosure.

Dog owners who know their dog has dangerous propensities must confine it securely in a proper enclosure. The Bill also requires the owner of a dog classified as dangerous to obtain liability insurance of at least $100,000 and implant a microchip in their dog. If a dangerous dog has either killed a person or has bitten and left a mark that scores 5 or higher on the Dunbar bite scale, and is surrendered to an animal control authority, the authority must humanely euthanize the dog. If the authority elects to place the animal for adoption, it must post signage informing potential adopters that the dog has been declared dangerous and inform them of the requirements under the Act.

Finally, HB 593 provides that an owner who has knowledge of their dog's dangerous propensities commits a first-degree misdemeanor if their dog causes severe injury or the death of a human and the owner demonstrated a reckless disregard for such propensities under the circumstances. Previous law classified this as a second-degree misdemeanor.

Impact Analysis:

- The Pam Rock Act provides additional protections that associations can use to enhance the association's restrictions and rules against dangerous animals.

SB 606
PUBLIC LODGING AND PUBLIC FOOD SERVICE ESTABLISHMENTS

CHAPTER NO. 2025-113, LAWS OF FLORIDA

Effective Date: Except as otherwise expressly provided, July 1, 2025

Summary of the Law:

The statute amends several Sections of Chapter 509, Florida Statutes, regarding public lodging establishments. Notably, the definition of "transient occupancy" has been revised to clarify that it includes the occupancy of a dwelling unit at a hotel, motel, vacation rental, bed and breakfast inn, or timeshare project, unless a written rental or lease agreement expressly states that the dwelling unit is the sole residence of the guest. The definition of "nontransient occupancy" has been similarly revised to exclude such establishments unless a written agreement states the dwelling unit is the sole residence of the guest. The rebuttable presumptions that previously existed in the law regarding whether an occupancy was transient or nontransient based on whether the dwelling unit was the guest's sole residence were also removed.

SB 606 also amends the procedure for removing guests from public lodging and food service establishments. It clarifies that operators must provide written notice – delivered via e-mail, text message, or printed paper – when requesting a guest to depart due to failure to check out or pay by the agreed time. The notice is effective upon delivery, whether provided in person, by telephone, or electronically, and specifies the exact language to be used in the notice. The Bill also states that notice is effective upon delivery, whether provided in person, by telephone or e-mail, and specifies the language to be used in the notice. It also amends the procedures for law enforcement involvement.

Effective July 1, 2026, the Bill introduces new requirements for public food service establishments that impose an "operations charge," which includes automatic gratuities, service charges, credit card charges, and delivery fees. The Bill requires that any such charge be clearly on menus, written contracts, and online ordering platforms, as applicable, with the amount or percentage and the purpose of the charge stated in a font at least as large as that used for menu descriptions or contract provisions. It also requires that receipts provided to customers contain separate lines for gratuity, operations charge, and sales tax, and that any automatic gratuity included in the operations charge be separately stated. It also specifies that there is no private cause of action for violations of these requirements and that the requirements do not apply to dining plans, packages, or fixed-price meals where the price is disclosed before purchase.

Impact Analysis:

- SB 606 may impact condominium associations which own units classified as vacation rentals or timeshare projects under Section 509.241(1)(c) or (g), Florida Statutes.

CS/HB 615
ELECTRONIC DELIVERY OF NOTICES BETWEEN LANDLORDS AND TENANTS

CHAPTER NO. 2025-16, LAWS OF FLORIDA

Effective Date: July 1, 2025

Summary of the Law:

HB 615 authorizes and regulates the electronic delivery of notices between landlords and tenants. The Bill creates Section 83.505, Florida Statutes, which allows both parties to deliver notices via e-mail, if they agree to do so in an addendum to the rental agreement. This addendum must clearly state that the election to use electronic delivery is voluntary, and it must include the designated e-mail addresses for each party. Either party may revoke their consent to electronic delivery or update their e-mail address at any time by providing written notice, with such changes taking effect upon delivery of the notice. Any notice sent by e-mail is considered delivered at the time it is sent, unless it is returned as undeliverable. HB 615 also clarifies that electronic delivery does not prevent the use of other legally permitted methods of notice delivery.

The Bill amends several sections of the Florida Statutes to align with the new provisions regarding electronic notice. For example, Section 83.49, Florida Statutes, which deals with security deposits and advance rent, is amended to allow landlords to provide certain written notices to tenants by e-mail in accordance with the new statute. The required disclosure language for tenants is revised to reflect that notices may be delivered in person, by mail, or by e-mail. The procedures for notifying tenants of claims against security deposits and for tenants to provide notice before vacating or abandoning premises are also updated to include e-mail as an option.

Similarly, Sections 83.50, 83.505, 83.56, and 83.575, Florida Statutes, have been amended to reference the new electronic notice provisions.

Impact Analysis:

- The new law emphasizes that the use of e-mail for notice delivery is optional and subject to the agreement of both parties, and it preserves the validity of notices sent prior to any revocation of consent.

PART II

BECKER COMMUNITY ASSOCIATION RESOURCES

Becker *at your service*

At Becker, your success is our number one priority. **Our Community Association Practice offers a variety of benefits to help your community thrive.** From educational classes, to video series, podcasts, and more, we're here to help make your job as a board member or community manager as easy as possible. Make sure to take advantage of these resources and please reach out should you have any questions.

VIDEO SERIES

Becker's video series, tackles some of the unique problems that homeowners and renters face today. We answer questions, no matter how far-fetched they may seem. From service animals to nudists in your community, we get to the bottom of it and let you know – "Can They Do That?"

BECKERLAWYERS.COM/CTDT

Florida Condo & HOA Law Blog
powered by Becker
Becker & Poliakoff

LEGAL INSIGHTS

The Florida Condo & HOA Law Blog provides readers with up-to-date analysis of issues affecting associations in Florida. With many years of cumulative experience, our blog authors are community association attorneys who help to keep you apprised of important issues affecting your community.

FLORIDACONDOHOALAWBLOG.COM

BECKER'S COMMUNITY CLASSROOM

ONLINE CLASSES

Did you know Becker provides over 200 educational classes per year throughout Florida on a variety of topics ranging from board member certification to compliance, and everything in between? Our most popular classes are available online!

BECKERLAWYERS.COM/CLASSES

TAKE IT TO THE BOARD
WITH DONNA DIMAGGIO BERGER
we speak condo.(and HOA!)

PODCAST

Leading community association attorney Donna DiMaggio Berger acknowledges the balancing act without losing her sense of humor as she talks with a variety of association leaders, experts, and vendors about the challenges and benefits of the community association lifestyle.

TAKEITTOTHEBOARD.COM

CALL COMMUNITY ASSOCIATION LEADERSHIP LOBBY
POWERED BY Becker

LEGISLATIVE UPDATES

The Community Association Leadership Lobby ("CALL") provides an avenue for community leaders to become engaged in the legislative process. Stay informed on key issues and help influence new legislation in Florida's Capitol.

CALLBP.COM

Bradenton | Ft. Lauderdale | Ft. Myers | Ft. Walton Beach | Miami | Naples | Orlando
Santa Rosa Beach | Sarasota | Stuart | Tallahassee | Tampa | West Palm Beach

THE MOST BOARD CERTIFIED ATTORNEYS IN FLORIDA

CONDOMINIUM AND PLANNED DEVELOPMENT LAW

Becker
beckerlawyers.com

Becker's Community Association practice group has been an industry leader since we opened our doors in 1973. Today, we're proud to announce that we have the largest, dedicated team of Board Certified attorneys in Condominium and Planned Development Law in the state of Florida. Our Board Certified Specialists are committed to providing our clients the very best.

MEET OUR BOARD CERTIFIED SPECIALISTS

JOSEPH E. ADAMS
Ft. Myers | Naples
jadams@beckerlawyers.com

JOSEPH ARENA
Stuart
jarena@beckerlawyers.com

JOANN NESTA BURNETT
Ft. Lauderdale
jburnett@beckerlawyers.com

DONNA DIMAGGIO BERGER
Ft. Lauderdale
dberger@beckerlawyers.com

JENNIFER BILETNIKOFF
Naples
jbiletnikoff@beckerlawyers.com

JAMES ROBERT CAVES III
Ft. Myers
rcaves@beckerlawyers.com

JANE L. CORNETT
Stuart
jcornett@beckerlawyers.com

ROSA M. DE LA CAMARA
Miami
rdelacamara@beckerlawyers.com

KENNETH S. DIREKTOR
Ft. Lauderdale
kdirektor@beckerlawyers.com

JENNIFER BALES DRAKE
Ft. Lauderdale
jdrake@beckerlawyers.com

KEVIN L. EDWARDS
Sarasota
kedwards@beckerlawyers.com

JONATHAN J. ELLIS
Tampa
jellis@beckerlawyers.com

LILLIANA M. FARINAS-SABOGAL
Miami
lfarinas@beckerlawyers.com

MARK D. FRIEDMAN
West Palm Beach
mfriedman@beckerlawyers.com

YELINE GOIN
Orlando | Tallahassee
ygoin@beckerlawyers.com

MICHAEL C. GÓNGORA
Miami
mgongora@beckerlawyers.com

ALLISON L. HERTZ
West Palm Beach
ahertz@beckerlawyers.com

ELIZABETH A. LANHAM-PATRIE
Orlando
bpatrie@beckerlawyers.com

K. JOY MATTINGLY
Ft. Lauderdale
kmattingly@beckerlawyers.com

STEVEN H. MEZER
Tampa
smezer@beckerlawyers.com

DAVID G. MULLER
Naples | Sarasota
dmuller@beckerlawyers.com

RAMON C. PALACIO
Miami
rpalacio@beckerlawyers.com

HOWARD J. PERL
Ft. Lauderdale
hperl@beckerlawyers.com

MARTY PLATTS
West Palm Beach
mplatts@beckerlawyers.com

JAY ROBERTS
Ft. Walton Beach
jroberts@beckerlawyers.com

DAVID H. ROGEL
Miami
drogel@beckerlawyers.com

ROBYN M. SEVERS
Orlando
rsevers@beckerlawyers.com

Bradenton | Ft. Lauderdale | Ft. Myers | Ft. Walton Beach | Miami | Naples | Orlando
Santa Rosa Beach | Sarasota | Stuart | Tallahassee | Tampa | West Palm Beach

beckerlawyers.com

COMMUNITY ASSOCIATION PODCAST

TAKE IT TO THE BOARD

WITH DONNA DIMAGGIO BERGER

we speak condo. (and HOA!)

Think you know what community association life is all about?

Think again. Residents must obey the rules, directors must follow the law, and managers must keep it all running smoothly. **Take It to the Board** explores the reality of life in a condominium, cooperative or homeowners' association, what's really involved in serving on its board, and how to maintain that ever-so-delicate balance of being legally compliant and community spirited. Leading community association attorney Donna DiMaggio Berger acknowledges the balancing act without losing her sense of humor as she talks with a variety of association leaders, experts, and vendors about the challenges and benefits of the community association lifestyle.

If you've got a question, ***Take It To The Board with Donna DiMaggio Berger – We Speak Condo & HOA!***

Episodes are available for subscription on iTunes, Amazon Music, Spotify, or listen through any podcast streaming app.

EPISODE HIGHLIGHTS

Keeping Cool with Jane Gilbert, Chief Heat Officer, Miami-Dade County

Rules & Refereeing with Howard Perl

Reserve Funds & Studies with Robert Nordland

Nuisance or Necessary: Solving the "Pet" Problem with JoAnn Burnett

The Current Crisis with Florida's Real Property Insurance with Andrea Northrup, Vice President of Insurance Office of America

Listen on Apple Podcasts

Available On amazon music

Listen on Spotify

TakeItToTheBoard.com

Becker

Becker & Poliakoff

WHY CHOOSE BECKER?

Becker

Becker & Poliakoff

Becker grew out of its pioneering role creating the law pertaining to the operation of common ownership housing. Many of the leading cases in the field bear the firm's name. Today, Becker has more **Florida Bar Board Certified Attorneys in Condominium and Planned Development Law** than any other law firm in the state.

Board certification demands rigorous testing and is in recognition of having the highest standards of skill, specialty knowledge, proficiency, professionalism, and ethics in community association law.

Use this handy checklist to measure value.	Becker
Does your attorney respond to inquiries within 24-hours?	✓
Does your attorney keep you updated on the status of your inquiry?	✓
Does your attorney provide correct, clear, and concise counsel?	✓
Does your firm host classes for board members?	✓
Does your firm provide resources such as newsletters and guides?	✓
Does your firm have a lobbying arm?	✓
Does your firm help shape legislation?	✓
Does your firm have over 50 years of community association experience?	✓
Does your firm also provide legal services in construction, real estate, land use & zoning, property claims, litigation, and intellectual property?	✓
Does your firm offer flexible fees, including reduced hourly rates?	✓
Does your firm prepare a complimentary annual meeting notice package?	✓
Does your firm offer complimentary construction defect and reserve funding evaluations?	✓

Bradenton | Ft. Lauderdale | Ft. Myers | Ft. Walton Beach | Miami | Naples | Orlando
Santa Rosa Beach | Sarasota | Stuart | Tallahassee | Tampa | West Palm Beach

HAND IN HAND

SERVICES THAT COMPLIMENT OUR COMMUNITY ASSOCIATION CORE PRACTICE

We wrote the law relating to common ownership housing. These additional services stem directly from 50+ years of representation and innovation.

REAL ESTATE

Real Estate law has been a core practice for Becker since its founding in 1973. The firm has helped shape the local landscape through representation of developers of multi-family and single-family residential communities; business and property owners; and financial institutions. We have represented clients in the successful acquisition, financing, development, and sale of all types of unimproved land and improved properties for residential and commercial use.

CONSTRUCTION LAW & LITIGATION

The firm has handled numerous and varied construction-related cases, many of which have involved complex issues with a multitude of defendants and scores of construction defects. Our attorneys represent clients in both transactions and disputes ranging from single- and multi-family dwellings to large commercial buildings, planned unit developments, multi-use retail, industrial, and governmental projects.

TITLE SERVICES

The firm operates Becker Title to assist clients with residential real estate closings, title and escrow services. Becker Title has offices throughout Florida and is backed by a team of attorneys who have handled thousands of successful real estate closings.

BUSINESS LITIGATION

The firm's Litigation Practice is dedicated to providing strategic, innovative, and aggressive representation for our clients in all litigation matters. Becker's reputation as a pioneer and leader in community association law is well-known throughout the legal community. There is almost no issue our attorneys have not dealt with before – everything from civil and criminal cases to foreclosure and complex contractual matters.

GOVERNMENT LAW & LOBBYING

Our dedicated Community Association Leadership Lobby (CALL) is a statewide advocacy group that represents the interests of our over 4,000 community association clients. We help draft legislation and work closely with legislators and members of the executive branch to improve the laws that impact community associations in Florida. Additionally we represent condo clients in negotiations with various developers, municipalities, and utilities on zoning issues, easements, and settlements.

IS IT TIME TO AMEND YOUR DOCUMENTS?

GENERAL AMENDMENT CHECKLIST

General Provisions and Definitions

- [ ] Does your Declaration define important words and phrases such as “short-term rental,” “guest,” and “single-family residence”?
- [ ] Should your amendment process/procedure be amended to make it easier to pass proposed changes?

Association Maintenance Responsibility and Owner Maintenance Responsibility

- [ ] Does the current Declaration clearly define the maintenance responsibilities of the association and owners for such things as landscaping, shared walls, or other shared amenities?
- [ ] Does your Declaration contain an “incidental damages” clause?
- [ ] Does your Declaration allow for self-help procedures for abandoned or vacant properties?

Collections and Assessments

- [ ] Does your Declaration contain language which automatically incorporates statutory changes to Chapter 720 (HOA) or Chapter 718 (Condo) (“Kaufman Language”)?
- [ ] Does your Declaration allow you to charge the highest allowable interest rate and/or late fees when an owner becomes delinquent?
- [ ] Does your Declaration entitle you to pre-suit attorney fees and costs for collections enforcement?

General Use Restrictions

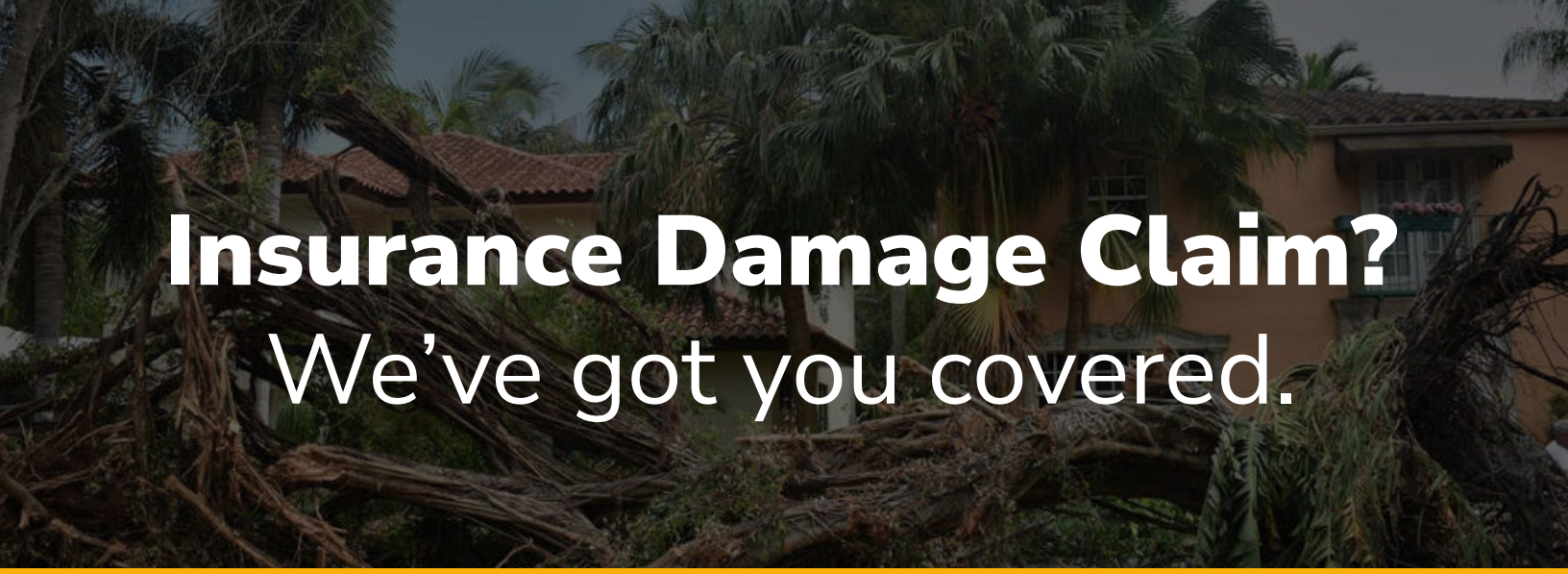
- [ ] Do your Governing Documents limit the type and amount of animals allowed to occupy a unit or household?
- [ ] Do your Governing Documents prohibit smoking while on association property?
- [ ] Do your Governing Documents regulate where and what type of landscaping is allowed on lots?
- [ ] Are your Governing Document references to clotheslines, occupancy, car charging stations, and antennae consistent with current law?

Bylaws and Other Governing Document Amendments

- [ ] Should the date and time of the annual meeting be amended to reflect updated preferences and practices regarding the same?
- [ ] Should the number of director positions be amended?
- [ ] Should the quorum threshold be lowered to make it attainable based on current owner participation?

Board and Member Meetings & Official Records Requests

- [ ] Has your board adopted rules governing the frequency, duration, and other manner of member statements during board and member meetings?
- [ ] Has your board adopted rules governing the frequency, time, location, notice, records to be inspected, and manner of inspections for official records requests?



Insurance Damage Claim?
We've got you covered.

Your insurance company has a team of attorneys and adjusters on their side. You should have your own professionals on yours.

We are the one and only **public adjusting company** that exclusively serves Becker's community association clients throughout Florida. We understand your challenges.

- On-Site Analysis
- Policy Review
- Damage Documentation
- Loss Estimate
- Negotiation and Settlement with Insurance Company

We don't get paid until you do.

Every community association will experience a significant property damage claim at some point during its lifespan. In addition to windstorms, fires and floods there are the everyday water leaks with which volunteer boards and managers must contend. While it is reasonable to believe that after years of dutifully paying your insurance premiums your damage claims will be paid quickly and in full, the reality is often quite different.

Time-strapped volunteer board members and managers are at a significant disadvantage while trying to shepherd an insurance claim on their own. And the insurance company's adjuster is not there to help you maximize your claim-in fact, it is the opposite. The insurance company's adjuster is there to minimize or even deny your claim if possible. Our team intimately knows your business and will fight hard to maximize your insurance payout.

844.394.2518

associationadjusting.com

ASSOCIATION ADJUSTING
powered by Becker & Poliakoff

Schedule Your Free Consultation Today!