



## 2025 CAI Florida Legislative Session Report

Community Associations Institute’s Florida Legislative Alliance (CAI-FLA) spent the 2025 legislative session advocating on behalf of the [approximately 9,524,000 Floridians living in 3,884,400 homes in more than 49,800 community associations across the Sunshine State](#). Florida’s 2025 legislative session began on March 4 and will adjourn on June 6, 2025. The legislature was initially scheduled to adjourn on May 2, 2025, however the legislature voted to extend the legislative session to give legislators more time to work on key issues such as the state budget. CAI-FLA worked on numerous bills pertaining to community associations this year, providing information and input to improve them. Below are highlights from the 2025 Florida State Legislature:

### **House Bill 393 - Amendments to Section 215.55871, Florida Statutes - My Safe Florida Condominium Pilot Program**

CAI-FLA **supported** HB 393 when it was introduced and negotiated improvements throughout the legislative process. The [My Safe Florida Condominium Pilot Program](#) provides licensed hurricane mitigation inspections and financial grants to eligible condominium associations, with the goal of enhancing structural resilience against hurricane damage. House Bill 393 makes the following changes to the program:

#### Limitations on Eligibility

- Excludes detached units on individual parcels of land from the definition of “condominium” as it applies to this program.
- Only applies to condominium structures or buildings that “are three or more stories in height” with “at least two single-family dwellings”.
- Only condominium associations that have complied with the milestone inspection requirements in Section 553.899 and structural reserve integrity study required by Section 718.112(2)(g) may apply.

#### Association Vote Requirement

- Requires the approval of a majority of the board of administration or a majority of the total voting interests in the association to get the required state-funded inspection and then, to apply for the grant, at least 75% of the owners “who reside” in the structure or building that is subject to the mitigation grant.

#### Limitations on Use

- Grant funds may only be used for water intrusion mitigation devices or certain other mitigation efforts that result in a mitigation credit, discount, or other rate differential on the association’s insurance.

- Mitigation improvements are required for all openings if necessary for the building or structure to qualify for a mitigation credit.
- Specific uses include building openings such as exterior doors, garage doors, windows, skylights as well as roof improvements.
- Windows must be common elements under the declaration to qualify for grant funding.

#### Funding Formula Change

- Grant funds are matched based on \$1 by the association and \$2 by the state for the actual cost of the project. The other formulas have been removed. The total grant amount per association remains \$175,000.

**Status: Successfully PASSED, awaiting Governor's signature. Effective immediately upon signature.**

### Senate Bill 586 - Actions by Condominium Associations

CAI-FLA **opposed SB 586** when it was introduced, as it did not align with [CAI's Protection of Community Association Claims in Construction Defect Legislation Public Policy](#).

This bill would have removed important statutory language added last year which tolls the running of the statute of repose to the date of turnover when a majority of a condominium board is elected by owners.

Without this important statutory clarification, only the statute of limitations would apply to condominium claims. CAI-FLA worked diligently last session to ensure this protection was established for condominium homeowners. Under this legislation, a developer would be able to hold onto control of an association until the statute of repose runs out, thereby effectively quashing any construction defect claim prior to the unit owner-run board taking over.

A call-to-action email campaign went out to advocates, asking that they email the Senate Judiciary Committee to oppose the bill. A total of 114 emails were sent by 114 advocates to the Committee.

**Status: Successfully DIED in Committee.**

### House Bill 579 Land Use and Development, House Bill 983 - Homeowner's Associations and Senate Bill 1080 - Local Government Land Regulation

CAI-FLA strongly **opposed** this set of bills which included harmful language relating to amenity fees/club plans that was included in their initial drafts. The language failed to offer transparency nor clarify current law; rather the proposal would have changed current law to permit existing owners of recreational facilities tied to community associations to continue unabated.

As a result of CAI-FLA's efforts, the language relating to amenity fees/club plans was ultimately removed from all bills, and the only bill of the three that did pass (Senate Bill 1080) ended up having no impact on community associations.

**Status: House Bill 579 and House Bill 983 DIED, Senate Bill 1080 PASSED without amenity fee language.**

## House Bill 913 - Condominium and Cooperative Associations

CAI-FLA **successfully** worked with legislators on HB 913 to bring improvements to **SIRS** and **milestone inspection** timelines and streamlining forms—specifically for buildings with 3 or more *habitable* stories. While not perfect, this bill reflects the hard work of advocates making sure your voice was heard. This was a focus from the Governor this year. Below is a summary of the changes:

### Community Association Managers (CAMs)

- License Revocation Restrictions: Individuals with revoked licenses cannot work with or own a management firm for 10 years.
- DBPR Account Requirement: All licensed managers must maintain an online account with the Department of Business and Professional Regulation (DBPR).
- Legal Compliance: CAMs and firms may not knowingly carry out directives that violate state or federal law.
- Contract Language: Management contracts must include a 12-point font statement affirming adherence to professional standards and recordkeeping.
- Waiver Prohibition: CAM contracts cannot waive professional standards under Florida Statutes 468.432.
- Meeting Attendance: CAMs must attend at least one board or membership meeting in person annually.

### Conflicts of Interest (CAMs & Professionals)

- Disclosure Requirements: Those bidding on SIRS or milestone inspection-related work must disclose intentions to bid on follow-up repairs.
- Rebuttable Presumption: Entering contracts beyond CAM services creates a rebuttable presumption of conflict.
- Definition of Compensation: Includes referral fees, profit-sharing, and ownership interests in recommended vendors.
- \$2,500 Goods/Services Rule: CAMs providing over \$2,500 in services (not CAM-related) must disclose this in contracts.
- Meeting Notices: Notices must disclose the activity, conflict, and provide relevant contract documents.
- Contract Termination: Boards may void or terminate contracts violating conflict rules without requiring 20% member vote.

### Milestone Inspections

- Limited to buildings with 3 or more HABITABLE stories. Habitable spaces include areas intended for living, sleeping, eating or cooking. Garages, storage areas, hallways, closets, etc. are not considered habitable.
- Local Agency Reporting: Must report inspection data to the state by October 1, 2025.
- Funding Repairs: Special assessments, lines of credit, or loans allowed, subject to unit owner approval.

### Structural Integrity Reserve Studies (SIRS)

- Limited to buildings with 3 or more HABITABLE stories. Habitable spaces include areas intended for living, sleeping, eating or cooking. Garages, storage areas, hallways, closets, etc. are not considered habitable.
- Deadline: Completion deadline extended to December 31, 2025.

- Funding Reflection: SIRS must reflect chosen funding method (e.g., special assessment, loan).
- Update Requirement: Updated SIRS required before any new budget if funding plans change.
- Non-SIRS Items: Must be clearly labeled in the report.
- Pooling Rules: SIRS funds may be pooled but cannot drop below baseline recommended funding.
- Exempts 4-family dwellings of 3 stories or less from SIRS requirements.
- Requires officers and directors of association to sign an affidavit acknowledging receipt of a completed SIRS
- Requires the Division of Condominiums, Timeshares, and Mobile Homes to adopt by rule the form for the SIRS in coordination with the Florida Building Commission.

#### Reserve Funding & Thresholds

- Threshold Increase: Reserve item threshold increased from \$10,000 to \$25,000, with inflation adjustment beginning Feb 1, 2026.
- Alternative Funding: Special assessments, loans, or lines of credit allowed if approved by unit majority.
- Temporary Pause: Reserve contributions for milestone inspection repairs may be paused for up to two annual budgets with owner approval (before Dec 31, 2028).
- Regular vs. Structural Reserves: Non-SIRS associations follow general reserve rules under 718.112(f)2a.
- Separate Accounting: SIRS and regular reserves cannot be co-mingled. Change in accounting methods doesn't require unit owner vote.
- Investing: Provides for the investment of reserve funds in certificates of deposit or deposits in banks and credit unions and develops rules around investing funds outside of these methods

#### Financial Reporting

- Deadline Extension: Annual financial statement deadline extended from 120 to 180 days after the fiscal year end.
- Electronic Notice: Associations may notify owners electronically of financial report availability.
- Affidavit Requirement: Must include a signed affidavit as proof of delivery.
- Approval Requirement Change: Reducing financial reporting now requires majority of all voting interests (not just those present).

#### Official Records Requirements

- Expanded Record Types: Bank statements, ledgers, affidavits, and meeting minutes must be kept.
- Virtual Meetings: Must be recorded and maintained for at least one year; subject to inspection.
- Posting Requirements: Associations with 25+ units must post minutes and recordings for the past 12 months online. Updates required within 30 days of changes.

#### Condominium & Board Meetings

- Video Conferencing: Zoom/Teams now formally allowed for board and membership meetings.
- Recording Requirement: Virtual meetings must be recorded and preserved as official records.
- Voting and Quorum: E-voting allowed; quorum must include members for virtual annual meetings.
- Meeting Notices: Must include virtual access info and physical location.
- Audio Standards: Must allow mutual audibility for virtual/in-person attendees.

#### Electronic Voting

- **Petition Threshold:** If 25% of voting interests petition, the board must implement e-voting within 21 days.
- **E-Ballot Acceptance:** Electronically transmitted ballots must be accepted if format complies with law, even before a resolution is adopted.

#### Presale Disclosures

- **Required Documents:** Sellers (including developers) must provide the most recent annual budget and financial statements.
- **Inspection/Reserves Info:** Contracts must include clear statements about inspection/reserve status.
- **Rescission Period:** Increased to 7 days for non-developer sales.

#### Insurance Requirements

- **Coverage Standard:** Must be based on updated independent appraisals.
- **Windstorm Events:** Coverage must account for probable maximum loss from a 250-year windstorm.

#### Non-residential Condominiums

- **Turnover Exemption:** As of July 1, 2025, nonresidential condos with ≤10 units are exempt from turnover requirements.
- **Contract Termination Restrictions:** Members may only cancel developer contracts once they hold ≥90% of voting interest.
- **Unit Configuration Flexibility:** Declarations may allow changes to unit size, appurtenances, or common element shares post-2025 with owner/lienholder approval.
- **Shared Recreational Contracts:** Must follow separate procedures.

#### Reporting Requirements

- **Online DBPR Accounts:** Associations must create and maintain accounts with the Division of Condominiums.
- **Required Data:** Includes contact info, building age, assessment details, and more.

#### Emergency Powers

- **Evacuation Authority:** Boards have the power to order an emergency evacuation in the event of an emergency.
- **Liability Protection:** Condos/co-ops are not liable for injuries to residents refusing to evacuate after board directive.

**Status:** **Successfully PASSED, awaiting Governor's signature. Effective July 1, 2025.**

## NOT A CAI MEMBER? BECOME A MEMBER TODAY!

CAI provides advocacy trainings and opportunities, education programs, best practices, and robust resources to help you stay up-to-date on the latest news, laws, legislation, policies, and issues affecting homeowners associations, condominiums, and housing cooperatives. As a CAI member, you'll also get a membership to your local chapter and gain a network of industry colleagues — over 50,000 of them in [64 chapters worldwide](#).

[Join today!](#)

## GET INVOLVED IN CAI FLORIDA ADVOCACY EFFORTS!

### Track FL Legislation

CAI keeps track of legislation throughout the year, so you can stay informed. You can check the legislation that CAI is monitoring around the clock [here](#).

### Support and Donate Today

CAI depends on professional lobbyists funded by community associations, businesses, and individuals to create the best public policy for the community association industry in Florida.

To support their efforts, visit [caionline.org/lacdonate](http://caionline.org/lacdonate) and select “Florida.”

### Help Shape Future Legislation

Join our CAI Advocacy Ambassador program and become a part of the movement to create positive change. Your voice matters, so [sign up now](#) to make your mark!

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