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Florida Enacts Major Changes to Condo and Housing Laws Starting July 2025

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— Categories: Real Estate



Florida's 2025 Regular Legislative Session brought forward sweeping amendments to residential housing statutes, with new rules impacting condominiums, cooperatives, and community associations. Set to take effect July 1, 2025, House Bill (HB) 913 introduces more oversight, updated safety requirements, and clearer governance procedures aimed at improving structural safety, financial responsibility, and board accountability across the state.

Stronger Oversight

Milestone inspections, now required only for buildings with three or more habitable stories under Florida Statute (F.S.) 553.899, must be conducted by professionals who disclose any conflicts of interest. Local enforcement agencies will begin reporting inspection data to the state by December 31, 2025. Structural Integrity Reserve Studies (SIRS), which determine funding needs for major repairs, can now be financed through assessments, loans, or lines of credit, provided that some methods get owner approval. If buildings become uninhabitable due to emergencies, reserve contributions can be paused without owner votes.

For associations formed before July 1, 2022, the deadline to complete their SIRS study has been extended to December 31, 2025. Two-year delays provide further flexibility for associations that recently completed milestone inspections. Meanwhile, small buildings with four units or fewer and no more than three stories are entirely exempt from these reserve requirements.

Board members now must sign affidavits confirming receipt of completed SIRS studies, adding a layer of personal accountability.

Condominium laws under F.S. 718 also saw significant updates. Associations may now conduct meetings by video conference, with links and call-in numbers required in meeting notices. These virtual sessions must be recorded and retained as official records for at least one year. Intentional denial of access to those records is now classified as a misdemeanor.

End-of-year financial reports must be provided to all owners or made available within 180 days. A majority of all unit owners must approve a waiver of these reports, not just those present at a meeting. Reserve thresholds for capital items have been raised from \$10,000 to \$25,000, with adjustments for inflation now allowed.

Boards can now adopt electronic voting with only 48 hours' notice. Owners may also vote via email if they agree to waive ballot secrecy. Emergency powers have been expanded to include voluntary evacuation orders, reflecting lessons learned from past storm responses.

Changes also apply to cooperatives governed under F.S. 719, mirroring many of the updates seen in condominium regulations. These include increased reserve thresholds, broader

emergency authority, and new online reporting requirements. All associations must create an online account with the Division of Florida Condominiums, Timeshares, and Mobile Homes by October 1, 2025.

The rescission period for non-developer unit sales has been extended from three to seven days, offering buyers added protection. Homeowner associations under Florida Statute Chapter 720 are unaffected by this round of legislation.

These changes, which emphasize safety, transparency, and financial stability, are designed to modernize the operation of Florida's shared residential communities. Residents and board members are encouraged to stay informed and seek legal guidance where needed to ensure compliance.