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JULY 1, 2025 | PUBLICATION

Client Alert: Condo Law Reform - What Florida's HB 913 Means for Associations and Owners

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In the wake of the 2021 Surfside Condominium collapse, Florida lawmakers enacted sweeping reforms to enhance safety, transparency, and accountability within condominiums and cooperatives. Most recently, Florida House Bill 913 (HB 913) was signed into law on June 23, 2025 and will take effect on July 1, 2025. HB 913 introduces significant updates to the regulation of condominiums and cooperatives. Key provisions of HB 913 include the following:

Milestone Inspections

Formerly, milestone inspections applied to condominium and cooperative buildings that were at least three stories in height. Now, milestone inspections apply to condominium and cooperative buildings that are three habitable stories or more in height.

A licensed architect or engineer who bids to perform a milestone inspection is required to disclose in writing to the association their intent to also bid on maintenance, repair, or replacement services recommended by the milestone inspection.

Increased Annual Budget Threshold

In addition to annual operating expenses, the association's annual budget must include reserve accounts for capital expenditures and deferred maintenance. These accounts fund, but are not limited to, roof replacement, building painting, and pavement resurfacing, as well as any other item that has a deferred maintenance expense or replacement cost that exceeds $25,000 or the inflation-adjusted amount, whichever is greater. This minimum dollar threshold has increased from $10,000.

Reserve Funding

Associations may fund structural integrity reserve items through special assessments, loans, or lines of credit, provided that said funding is approved by a majority of voting interests of the association.

For budgets adopted on or before December 31, 2028, if the association has completed a milestone inspection within the last two calendar years, the board of directors (upon receiving the approval of the majority of total voting interests of the association) may temporarily pause reserve fund contributions or reduce the amount of reserve funding for the purpose of funding repairs recommended by the milestone inspection. This option is not available for developer-controlled associations, associations in which the non-developer unit owners have been in control for less than one year, or condominium associations controlled by one or more bulk assignees or buyers as defined in the Condominium Act.

An association's reserve account can be pooled together for two or more required components. A membership vote is not required for the board to change the accounting method for reserves to a pooling account method or a straight-line accounting method.

Video Conferences and Uploading Official Records

Unit owner meetings and board meetings in a condominium association may be conducted by video conference. All such video conference meetings must be recorded and maintained as an official record. There must be a physical location where unit owners can also attend the meeting in person.

Condominium associations are required to upload the association's official records to their website, which now includes the approved minutes of all board meetings within the preceding 12 months and recordings of all meetings conducted by video conference. The association is required to upload these records to its website (or make the records available for mobile download) within 30 days after the association receives or creates the same.

E-Voting

If at least 25 percent of the voting interests of the condominium association petition the board of directors to adopt e-voting for the next scheduled election, the board must hold a meeting within 21 days after receipt of the petition to adopt such resolution. Further, the previous requirement for the board to circulate 14-day advanced written notice before such meeting has been removed.

Sale Disclosure & Recissions

Non-developer sellers are required to provide purchasers with certain disclosure documents. This includes the articles of incorporation, bylaws, rules of the association, and the question-and-answer sheet. In addition, non-developer sellers of condominium units are required to provide a copy of the declaration, the most recent financial statement, and annual budget. Purchasers now have a seven-day rescission period, instead of a three-day period, to review the disclosure documents. Purchasers can elect to cancel the purchase agreement within this seven-day period or may extend the time for closing for a period of not more than seven days after the purchaser receives the statutorily required disclosure documents.

Additionally, under Florida law, sellers of residential property must disclose to purchasers all known facts that materially affect the value of the property being sold and that are not readily observable or known by the purchaser. Thus, while not statutorily required, sellers are highly encouraged to provide a Seller's Property Disclosure form to purchasers. This form is a useful tool to assist sellers in thinking about the type of information that would need to be disclosed and to make the necessary disclosures.

Online Accounts with the Division of Condominiums, Timeshares, and Mobile Homes

On or before October 1, 2025, all condominiums and cooperatives are required to maintain an online account with the Division of Florida Condominiums, Timeshares, and Mobile Homes of the Department of Business and Professional Regulation (the Division). The Division may implement additional rules and request additional information.

If you have any questions regarding HB 913, please reach out to Anna Nelson.

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