

**The Meadows at WGV – Board of Directors Regular Business Meeting
March 19, 2026 at 7:00 P.M. – Online & via Phone ****

Agenda

Meeting Called to Order

Opening Remarks

Review and Acceptance of Minutes

Reports

- Pacetti Bay Park (SJC) – Timeline & Construction Impact
- Irrigation System - Status
- Management Report Summary



Event Info

Old Business

- None

New Business

- Florida Legislative 2026 Season - Discussion & Potential Impact
 - Membership Vote - HB 657: Community Associations **(If Bill is Adopted)**
 - Vote Required by Jan 1, 2027 whether to adopt “Kaufman” Language
 - Association Rules & Regulations – Changes Required **(If Bill is Adopted)**
 - HB 657: Community Associations - (Multiple & Significant)
 - SB 290: Farm Bill - (Signage)
 - Association Architectural Standard/Guidelines – Changes Required **(If Bill is Adopted)**
 - HB 657: Community Associations - (Roofing)
 - HB 803: Building Permits and Inspections - (Building Permit)
- Association Officers – Election for April 1st Vacancy
 - Nominations & Balloting
 - Transition – Timeline & Discussion

Open to those attending for comments, feedback and questions

- Additional comments, feedback and questions

Closing Remarks

Adjournment

** Web & Phone Connection Information: <https://themedowswgv.com/>

On HOA Web Site – Home Page – Bottom - Association Events Section

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Join Zoom Meeting - Video Conference (On-Line) & By Phone (Voice Only)

Register in advance for this meeting:

https://zoom.us/meeting/register/ORiUein5RrmkwKStMzoh_A

After registering, you will receive a confirmation email containing information about joining the meeting.



The Meadows

At World Golf Village

Saint Augustine, FL 32092









February 26, 2026

Page 1 of 1

Exciting Park Improvements Coming to Pacetti Bay!

Great news for our community! St. Johns County has announced significant improvements to Pacetti Bay Park (315 Meadowlark Lane), located just outside our neighborhood.

What's Being Added:

-  Fenced dog park with splash pond
-  Basketball court
-  Bocce ball court
-  Athletic field and play areas
-  New pavilion
-  Walking trail and sidewalk
-  Expanded parking lot
-  Emergency services storage facility

Timeline:  Start Date: Late March or April 2026

Duration: Approximately 8 months (240 days)

Please be aware that construction activity may impact traffic, parking and noise levels in the area during this period.

Questions about the project? Contact Corryn George at St. Johns County: cgeorge@sjcfl.us or 904-209-0277

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**AGENDA ITEM
ST. JOHNS COUNTY BOARD OF COUNTY COMMISSIONERS**

Deadline for Submission - Wednesday 9 a.m. – Thirteen Days Prior to BCC Meeting

3/3/2026

BCC MEETING DATE

TO: Joy Andrews, County Administrator

DATE: January 16, 2026

FROM: Jaime Locklear, Director, Purchasing

PHONE: 904 209-0158

SUBJECT OR TITLE: Award for Invitation for Bid (IFB) No: 2713; Pacetti Bay Park Improvements

AGENDA TYPE: Bid Award, Consent Agenda, Contract, Resolution

BACKGROUND INFORMATION:

St. Johns County identified the need to provide enhanced recreational facilities at Pacetti Bay Park located at 315 Meadowlark Ln, St. Augustine, FL 32092. Improvements include all labor, materials, and equipment to construct a fenced dog park and splash pond; basketball court; bocce ball court; athletic field and play areas; pavilion; emergency services cot storage facility; a walking trail and sidewalk; parking lot expansion; and other park amenities. The Purchasing Department issued an Invitation for Bids ("IFB") in accordance with SJC Purchasing Policy and Florida Statute. Eleven (11) bids were submitted, with the lowest, responsive, and responsible bid being submitted by K&G Construction Co., Inc., at the Base Bid Price of \$1,155,394.00. Staff is not recommending moving forward with any of the alternates included in the Bid, as the full scope is within budget, and an additional pavilion is not considered the best use of funds at this time. Staff recommends Board approval to award IFB No: 2713 to K&G Construction Co., Inc., and to execute a contract in substantially the same form and format as attached for completion of the project in accordance with IFB No: 2713. Due to the size of the Exhibits and Attachments, they are available upon request from Jaime Locklear.

1. IS FUNDING REQUIRED? Yes

2. IF YES, INDICATE IF BUDGETED. Yes

IF FUNDING IS REQUIRED, MANDATORY OMB REVIEW IS REQUIRED:

INDICATE FUNDING SOURCE: Impact Fees - Parks Zone A \$1,155,394 Pacetti Bay Park Phase II-Improvements Other Than Buildings (1195-56301-7799-56301)

SUGGESTED MOTION/RECOMMENDATION/ACTION:

Motion to adopt Resolution 2026-_____, authorizing the County Administrator, or designee, to award IFB No: 2713; Pacetti Bay Park Improvements to K&G Construction Co., Inc., as the lowest, responsive, and responsible bidder, and to execute a contract in substantially same form and format as attached hereto, for the Lump Sum Price of \$1,155,394.00 for the completion of the specified project.

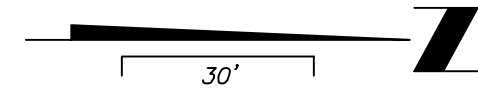
For Administration Use Only:

Legal: Jalisa Ferguson 2/17/2026

OMB: Christopher Thompson 2/17/2026

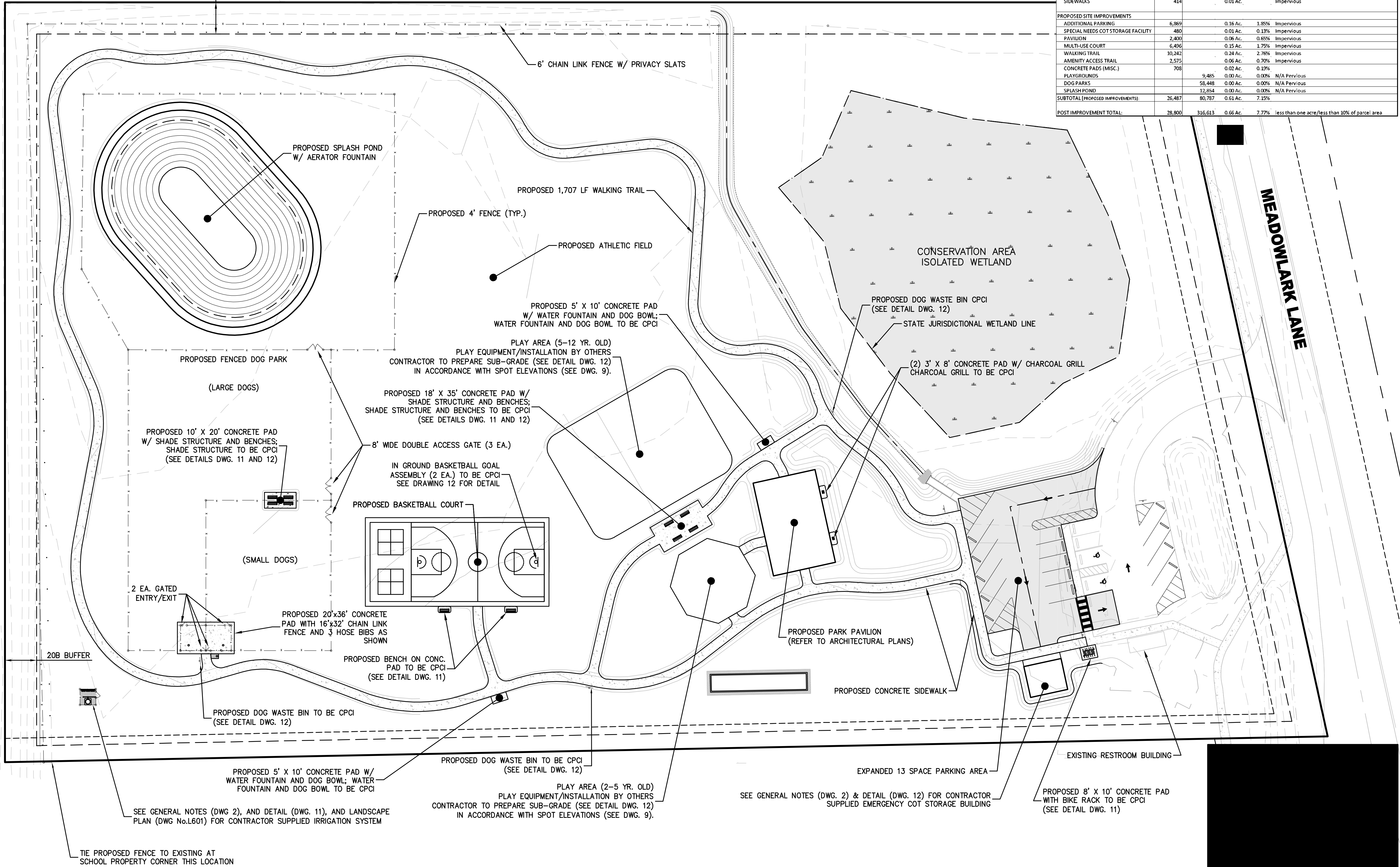
Admin: JDD 2/18/2026

THE MEADOWS AT ST. JOHNS (SUB-DIVISION)



20' TYPE "B" BUFFER, CONSISTING OF THE FOLLOWING:
 6' CHAIN LINK FENCE W/ PRIVACY SLATS
 2" CALIPER TREES (APPROXIMATELY 6 FEET INSIDE FENCE LINE) 10' TALL, 20' ON CENTER
 (SEE LANDSCAPE PLAN)

PACETTI BAY PARK DESIGN				
SITE DATA TABLE				
AREA COMPUTATIONS	SQUARE FEET	ACRES	% TOTAL	COMMENT
GROSS SITE AREA:	370,491	8.51 AC.	100%	
EXISTING IMPERVIOUS AREA	6,949	0.16 AC.	1.88%	Associated with Exemption Request dated July 2019
BATHROOM	292	0.01 AC.		Impervious
CONCRETE PARKING	2,313	0.05 AC.		Impervious
PAVED PARKING	3,990	0.09 AC.		Impervious
SIDEWALKS	414	0.01 AC.		Impervious
PROPOSED SITE IMPROVEMENTS				
ADDITIONAL PARKING	6,869	0.16 AC.	1.85%	Impervious
SPECIAL NEEDS COT STORAGE FACILITY	480	0.01 AC.	0.13%	Impervious
PAVILION	2,400	0.06 AC.	0.65%	Impervious
MULTI-USE COURT	6,406	0.15 AC.	1.75%	Impervious
WALKING TRAIL	10,242	0.24 AC.	2.76%	Impervious
AMENITY ACCESS TRAIL	2,575	0.06 AC.	0.70%	Impervious
CONCRETE PADS (MISC.)	708	0.02 AC.	0.19%	
PLAYGROUNDS		9.485 AC.	0.00%	N/A Pervious
DOG PARKS	58,448	0.00 AC.	0.00%	N/A Pervious
SPLASH POND	12,854	0.00 AC.	0.00%	N/A Pervious
SUBTOTAL (PROPOSED IMPROVEMENTS):	26,487	0.61 AC.	7.15%	
POST IMPROVEMENT TOTAL:	28,800	0.66 AC.	7.77%	less than one acre/less than 10% of parcel area



PACETTI BAY MIDDLE SCHOOL

PLANS PREPARED UNDER THE DIRECTION OF: JUANNE SNELSON, P.E. NUMBER: 51612

REVISIONS:

ETM NO. 22-142-06	M.A.J.
DRAWN BY:	A.J.A.
DESIGNED BY:	J.T.P.S.
CHECKED BY:	J.T.P.S.
DATE:	SEPTEMBER 2025

14775 Old St. Augustine Rd.
 Jacksonville, Florida 32258
 (904) 642-8980
 www.etmnc.com
 REG-00002684 LC-0000016

Trusted Advisors, Creating Community
ETM
 ENGLAND-THIMS & MILLER

MASTER SITE PLAN
PACETTI BAY PARK DESIGN FOR ST. JOHNS COUNTY PUBLIC WORKS

DRAWING NUMBER **3**

F:\2022\22-142\22-142-06 Pacetti Park Improvements\Landscaping\Drawings\MSF_22-142-06.dwg

FLORIDA HOUSE OF REPRESENTATIVES BILL ANALYSIS

This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.

BILL #: [CS/CS/CS/CS/HB 657](#)

TITLE: Community Associations

SPONSOR(S): Porras

COMPANION BILL: [CS/SB 1498](#) (Bradley)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Housing, Agriculture &
Tourism](#)

16 Y, 0 N, As CS



[Civil Justice & Claims](#)

14 Y, 1 N, As CS



[Budget](#)

24 Y, 0 N, As CS



[Commerce](#)

23 Y, 0 N, As CS

SUMMARY

Effect of the Bill:

The bill:

- Requires new homeowners' associations (HOAs) and condominium associations (COAs) to include "Kaufman" language in their governing documents, which language effectively subjects an HOA or COA, as applicable, to Florida's current community association laws and any future enactments.
- Requires existing HOAs and COAs to vote on whether or not to amend their governing documents to include "Kaufman" language.
- Allows HOAs to be terminated pursuant to a plan of termination that meets certain requirements and specifies that the governing documents of a dissolved HOA are deemed terminated and unenforceable.
- Specifies that HOA directors, officers, and committee members have a duty of loyalty to the HOA and its members and defines what constitutes a conflict of interest for such persons.
- Eliminates presuit mediation requirements for community associations.
- Authorizes each circuit court to create a community association court program with jurisdiction over disputes arising under the Condominium Act, Cooperative Act, or Homeowners' Association Act, which programs are to be funded by an appropriation to the Department of Business and Professional Regulation.
- Defines the term "financial statements" within the HOA Act.

Fiscal or Economic Impact:

The House of Representatives' proposed General Appropriations Act authorizes twelve full-time equivalent positions and provides \$1,000,000 from the General Revenue Fund and \$1,210,396 from the State Courts Revenue Trust Fund to implement the provisions of the bill, contingent upon its passage.

[JUMP TO](#)

[SUMMARY](#)

[ANALYSIS](#)

[RELEVANT INFORMATION](#)

[BILL HISTORY](#)

ANALYSIS

EFFECT OF THE BILL:

Presuit Mediation Requirements for Community Associations

The bill eliminates [presuit mediation](#) requirements for [community associations](#). (Sections [6](#), [11](#), and [16](#).)

Community Association Court Program

The bill allows a circuit court to create and administer a community association court program. The purpose of the community association court program is to provide an optional, voluntary process for community associations and their members to address disputes, as an alternative to entering mediation or arbitration. (Section [18](#).)

Under the bill, a chief judge of a judicial circuit that creates a community association court program must designate at least one judge to preside over the program. The bill authorizes the chief judge to issue administrative orders concerning the community association court program. (Sections [6](#) and [18](#).)

STORAGE NAME: h0657g.COM

DATE: 3/3/2026

The bill specifies that a community association court program has jurisdiction over disputes, including any related termination or enforcement proceedings, arising under Florida's Condominium Act, Cooperative Act, or Homeowners' Association Act. The bill authorizes a community association court program to do all of the following:

- Enforce all statutory rights of unit owners and parcel owners.
- Verify and compel compliance with all statutory requirements by community associations, boards of administration, and officers or directors of such boards.
- Order the Department of State to dissolve a community association.
- Appoint a termination trustee to manage the distribution of association assets and resolution of liabilities.
- Impose civil penalties for violations of statutory rights.
- Issue injunctive relief as appropriate.
- Award reasonable attorney fees and costs as appropriate. (Section [18](#).)

The community association court program does not apply to timeshare condominium associations or timeshare cooperative associations, unless the facilities of such associations include homestead condominium units or homestead cooperative units. (Section [18](#).)

The bill requires the chief judge in each judicial circuit in which a community association court program is created to submit a report that summarizes the caseload of each community association court program and the outcomes of such caseload to the President of the Senate and the Speaker of the House of Representatives by January 1 of each year. (Section [18](#).)

The bill requires the Office of the State Courts Administrator to establish procedure, staffing, and reporting requirements for the operation of a community association court program. (Section [18](#).)

The bill specifies that the costs associated with the creation, operation, and compliance and enforcement duties of a community association court program will be funded as authorized by and consistent with the General Appropriations Act. Any funds specifically appropriated or transferred from the Division of Florida Condominiums, Timeshares, and Mobile Homes Trust Fund within the Department of Business and Professional Regulation to implement such programs are to be reverted annually by June 30 if unencumbered, and by September 30 if undisbursed. (Section [18](#).)

The bill creates two additional judgeships in the Eleventh Judicial Circuit, and one judgeship each in the Thirteenth and Seventeenth Judicial Circuits. The bill specifies that the additional judgeships are authorized for the purpose of implementing the community court association program. (Sections [19](#) and [20](#).)

Dissolution of Homeowners' Associations

The bill creates the Homeowners' Association Dissolution and Accountability Act under which an HOA may be terminated by a plan of termination that meets certain requirements specified by the bill. (Section [17](#).)

To initiate the process for terminating an HOA under the bill, a parcel owner must provide a petition for a plan of termination that has been signed by at least 50 percent of the voting interests of the HOA to the board of administration. Within 60 days of receiving such a petition, the bill requires the board to hold a meeting of the members, the notice for which must be made in accordance with [s. 720.303\(2\), F.S.](#),¹ and include the following information:

- A copy of the proposed plan of termination;
- An explanation of how the common areas and the assets of the HOA will be managed or transferred; and
- The manner in which voting will take place. (Section [17](#).)

¹ [Section 720.303\(2\)\(c\), F.S.](#), specifies notice requirements for board meetings of an HOA, unless different requirements are specified in an HOA's bylaws.

Voting Requirements

The bill requires a plan of termination to be approved by at least two-thirds of the total voting interests of an HOA, subject to the following conditions:

- The total voting interests must include all voting interests of the HOA for purposes of voting on a plan of termination.
- A voting interest may not be suspended for any reason when voting on a plan of termination.
- If the members of an HOA reject a plan of termination, a subsequent plan of termination may not be considered for at least 18 months after the date of the rejection. (Section [17](#).)

The bill specifies that a parcel owner desiring to reject a plan of termination must do so by voting to reject the plan in person or by proxy, or by delivering a written objection to the HOA before or at the meeting called for the purpose of voting on the plan. The bill prohibits a voting interest from being suspended for any reason for purposes of signing a petition for a plan of termination or determining whether the 50 percent threshold for such petition has been met. (Section [17](#).)

Approval by a Community Association Court Program

If a plan of termination is approved by an HOA, the bill requires the HOA's board to submit the approved plan to the community association court program in the judicial circuit where the HOA is located, or, if none, to another court of competent jurisdiction. Within 45 days of receiving a plan of termination, the court must examine the plan and notify the HOA by mail of any procedural deficiencies or that the plan is accepted. If a plan is accepted, the termination may proceed as authorized. The bill specifies that a plan of termination is deemed to be accepted if a court fails to provide the required notice within the 45-day time period. (Section [17](#).)

The bill requires the board to record an approved plan of termination² that has been accepted by a court in the public records of each county in which any portion of the HOA is located. The bill specifies that a plan of termination becomes effective upon recordation,³ at which point title to the HOA's property vests in a termination trustee. (Section [17](#).)

Termination Trustee

The bill specifies that the board serves as an HOA's termination trustee unless a different person is appointed in a plan of termination, in which case the board must transfer any HOA property to that trustee. A termination trustee is vested with the powers given by an HOA's declaration and bylaws, in addition to certain other powers specified by the bill. The bill provides that the approval of a plan of termination does not terminate an HOA's board, which must continue in existence following approval of the plan with all powers and duties the board had before approval of the plan. (Section [17](#).)

The bill authorizes and requires an HOA's board to take the following actions after the approval of a plan of termination, notwithstanding any provision to the contrary in the HOA's declaration or bylaws:

- Employ directors, agents, attorneys, and other professionals to liquidate or conclude the affairs of the board.
- Conduct the affairs of the HOA as necessary for the liquidation or termination of the HOA.
- Carry out contracts and collect, pay, and settle debts and claims for and against the HOA.
- Defend suits brought against the HOA.
- Sue in the name of the HOA for all sums due or owed to the HOA or to recover any HOA property.
- Perform any act necessary to maintain, repair, or demolish unsafe or uninhabitable improvements or other HOA property in compliance with applicable codes.

² And the consents or joinders of parcel owners thereto. (Section [17](#).)

³ Unless a later date is specified in the plan of termination. (Section [17](#).)

- Sell at public or private sale or exchange, convey, or otherwise dispose of assets of the HOA for an amount deemed to be in the best interests of the HOA, and execute bills of sale and deeds of conveyance in the name of the HOA.
- Collect and receive rents, profits, accounts receivable, income, maintenance fees, special assessments, or insurance proceeds for the HOA.
- Contract and do anything in the name of the HOA which is proper or convenient to terminate the affairs of the HOA. (Section [17.](#))

The bill requires all HOA assets remaining after the payment of any debts to be distributed equally among members or as otherwise provided in a plan of termination. The bill prevents a member from being subject to personal liability for unpaid obligations of the HOA beyond the member's regular assessments or special assessments, as such assessments existed before the vote approving the termination. (Section [17.](#))

Ability to Petition a Court to Compel Compliance

The bill authorizes a member of an HOA to petition the community association court program in the judicial circuit in which the HOA is located, or, if none exists, another court of competent jurisdiction, for an order compelling compliance with the bill's provisions if any of the following occurs:

- The board fails to call a meeting to vote on a plan of termination within the 60-day time period required by the bill.
- The board is unable, unwilling, or fails to act as termination trustee.
- The board refuses or fails to record the plan of termination or otherwise obstructs the termination process. (Section [17.](#))

The bill authorizes a court to verify compliance with the procedural requirements of a plan of termination under the bill, including all voting requirements; order the Department of State to dissolve the HOA; and appoint a termination trustee to manage the distribution of assets and resolution of liabilities of a dissolved HOA. (Section [17.](#))

The bill specifies the following actions by an HOA or an HOA's officers or directors are unlawful:

- Failing to call or notice a meeting after receipt of a valid petition for a plan of termination.
- Spending HOA funds to campaign for or against a plan of termination.
- Concealing any financial or property records relevant to a plan of termination. (Section [17.](#))

The bill provides that an officer or director who violates the above provisions is subject to:

- A civil penalty of up to \$5,000 per violation.
- Removal from office by court order.
- Personal liability for legal fees incurred by the petitioners. (Section [17.](#))

Governing Documents and Easements of a Dissolved HOA

The bill specifies that, upon the dissolution of an HOA, its governing documents which were recorded in the official records of a county are deemed terminated and unenforceable. The bill prohibits the recorded governing documents of a dissolved HOA from being construed to create any rights for the general public or any successor entity unless expressly provided by law. The bill requires the clerk of the circuit court to, upon receipt of a certified copy of an HOA's articles of dissolution, mark or otherwise indicate in the county's official records that the HOA's governing documents are terminated and inactive. (Section [1.](#))

The bill requires an exclusive easement created for the benefit of an HOA or its members to revert to the servient estate⁴ upon dissolution of the HOA if the owner of the servient estate has continuously paid his or her ad valorem taxes on the land encumbered by the easement. Upon reversion, the bill provides that the exclusive easement is

⁴ "Servient estate" means the real property burdened by an easement. (Section [1.](#))

extinguished and that the owner of the servient estate regains full rights of ownership, possession, and control of the land encumbered by such easement. (Section [1.](#))

The bill prohibits an easement formerly held by an HOA from becoming a public right-of-way, trail, or access route unless a separate, valid written notice in accordance with [s. 712.06, F.S.](#), has been recorded to preserve the easement for the benefit of the public. (Section [1.](#))

These provisions in the bill do not impair or extinguish easements, covenants, or restrictions benefiting individual property owners which were separately recorded or preserved under ch. 712, F.S., the [Marketable Record Title Act](#). (Section [1.](#))

These provisions apply prospectively and retroactively to HOAs dissolved before, on, or after July 1, 2026. (Section [1.](#))

[“Kaufman” Language](#)

The bill requires each condominium association (COA) and homeowners’ association (HOA) formed on or after July 1, 2026, to include certain language in its governing documents that effectively subjects the COA or HOA, as applicable, and its governing documents to the current laws governing such associations and any future amendments to those laws. This is known as “Kaufman” language. (Sections [3 and 12.](#))

The bill requires COAs and HOAs in existence before July 1, 2026 to hold a meeting of their members by January 1, 2027, to vote whether to amend their governing documents to include Kaufman language. The bill specifies that the decision to include Kaufman language in a COA’s or HOA’s governing documents requires, at a meeting of the members at which a quorum has been attained:

- The affirmative approval of a majority of the voting interests of an HOA.
- The affirmative approval of the owners of two-thirds of the units of a COA. (Sections [3 and 12.](#))

[Conflict of Interest](#)

The bill creates a duty of loyalty for HOA directors, officers, and committee members to the association and its members. The bill specifies that:

- A conflict of interest exists when a director, officer, or committee member of an HOA has a direct or indirect financial interest in a transaction, contract, or decision under consideration by the HOA.
- Compensating or contracting with a director, officer, or committee member, or an immediate family thereof, creates a rebuttable presumption of a conflict of interest. (Section [12.](#))

The bill requires an HOA director, officer, or committee member with a conflict of interest to disclose the nature and extent of the interest in writing to the board of the HOA before any discussion or vote on the matter. The bill prohibits the interested director, officer, or committee member from participating in any discussion or vote on the matter. (Section [12.](#))

The bill provides that a transaction involving a conflict of interest is voidable by an HOA unless the transaction was approved by a majority of the voting interests of the HOA after full disclosure by the interested director, officer, or committee member. (Section [12.](#))

The bill’s provisions relating to conflicts of interest may not be waived or limited in an HOA’s governing documents. (Section [12.](#))

[Official Records](#)

The bill amends the HOA Act to define the term “financial statements,” which statements the HOA must, under current law, retain as part of its official records. Specifically, under the bill, the term “financial statements” means a comprehensive report prepared in accordance with generally accepted accounting principles which accurately reflects the financial condition and operation of an HOA for a specified reporting period. This report must include, at a minimum, a balance sheet; an income and expense statement; a budget comparison; and a complete set of bank

statements, including copies of check images for all disbursements the HOA made during the reporting period, for each bank account belonging to the HOA. (Section [10.](#))

Meetings Conducted by Video Conference

The bill clarifies that the requirement for COAs to record and maintain as an official record the recordings of meetings conducted by video conference, and the notice requirements for such meetings, applies only to those meetings that are open to unit owners. (Section [2.](#))

Electronic Voting

The bill allows COAs to designate an independent website, application, or Internet web portal for unit owners to electronically submit election ballots, in addition – or as an alternative – to designating an email address, and makes certain conforming changes related thereto. (Section [7.](#))

Record Requests from Law Enforcement Agencies or Prosecuting Agencies

The bill requires COAs and HOAs, upon receipt of a subpoena or written request for records from a prosecuting agency⁵ or law enforcement agency, to provide a copy of such records or otherwise make the records available for inspection and copying to the prosecuting or law enforcement agency within **5 business days** after receipt of the subpoena or written request (unless otherwise specified by the law enforcement agency, prosecuting agency, subpoena, or written request). The bill requires COAs to assist a law enforcement agency and a prosecuting agency to the extent permissible by law, whereas this requirement already exists for HOAs. (Sections [4](#) and [12.](#))

A director, board member, or community association manager (CAM) of a COA or HOA who willfully and knowingly fails to provide a copy of records, or otherwise fails to make the records available for inspection and copying, to a law enforcement agency or prosecuting agency as required by the bill commits a second-degree misdemeanor, punishable as provided in [s. 775.082, F.S.](#), or [s. 775.083, F.S.](#), as applicable. (Sections [4](#) and [12.](#))

Roofing Materials

The bill prohibits HOAs and any architectural, construction improvement, or similar committee of an HOA from enforcing or adopting any covenant, rule, or guideline that requires a specific type of material be used on the building or rebuilding of a roof, provided that:

- The built or rebuilt roof appears to be substantially identical in shape and color to the roofing requirements created by the HOA or any committee of the HOA; and
- Such roofing materials adhere to the roof systems recognized by the Florida Building Code which meet certain standards developed by the American Society of Civil Engineers. (Sections [13](#) and [15.](#))

Turnover Inspection

The bill expands the types of buildings for which a developer must have a turnover inspection performed to **all** buildings on condominium property or cooperative property, as applicable, rather than only those buildings that are three stories or higher in height. (Sections [5](#) and [9.](#))

Structural Integrity Reserve Studies

The bill limits the types of buildings for which a COA or cooperative association must have a structural integrity reserve study completed to only those buildings on condominium or cooperative property, as applicable, that are three **habitable** stories or higher in height. (Sections [5](#) and [9.](#))

The bill defines “habitable” for purposes of the COA Act and the Cooperative Act as a space in a building for living, sleeping, eating, or cooking, and specifies that the term does not include garages, carports, and storage or utility spaces. (Sections [2](#) and [8.](#))

⁵ “Law enforcement agency” means any person, other than a chief of police, who is employed full time or part time by any municipality or the state or any political subdivision thereof and whose primary responsibility is the prevention and detection of crime or the enforcement of the penal, traffic, or highway laws of the state, and includes any person who is appointed by the sheriff as a deputy under [s. 30.07, F.S.](#) [S. 112.531, F.S.](#)

Miscellaneous Provisions

The bill conforms cross-references due to changes made by the act. (Sections [21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, and 33.](#))

The bill has an effective date of July 1, 2026. (Section [35.](#))

FISCAL OR ECONOMIC IMPACT:

STATE GOVERNMENT:

The proposed House of Representatives’ General Appropriations Act authorizes twelve full-time equivalent positions, with associated salary rate of \$1,257,504, and provides \$1,000,000 in recurring funds from the General Revenue Fund, as well as \$1,170,196 in recurring funds and \$40,200 in nonrecurring funds from the State Courts Revenue Trust Fund to implement the community association court program, contingent upon passage of the bill. The funds are provided for two additional judgeships in the Eleventh Judicial Circuit, and one judgeship each in the Thirteenth and Seventeenth Judicial Circuits, as well as associated staff. If future needs associated with implementing community association court programs exceed available resources, the State Court System may request additional funding through the traditional Legislative Budget Request process outlined in [s. 216.023, F.S.](#)

PRIVATE SECTOR:

The bill may have an indeterminate positive impact on community associations and their members to the extent that the community association court program results in more resolved disputes. The bill may also have an indeterminate impact on homeowners’ associations that wish to dissolve and terminate.

RELEVANT INFORMATION

SUBJECT OVERVIEW:

Community Associations

A community association is a residential association in which membership is a condition of ownership of a unit in a planned unit development, or of a lot for a home or a mobile home, or of a townhouse, villa, condominium, cooperative, or other residential unit which is part of a residential development scheme and which is authorized to impose a fee which may become a lien on the parcel.⁶

The table below summarizes the three major types of community associations recognized in Florida,⁷ the Florida laws that govern them, and the type of ownership specific to each association:

Community Association	Ownership Structure	Governed By
Condominium Association	“Condominium” means that form of ownership of real property created pursuant to ch. 718, F.S., which is comprised entirely of units that may be owned by one or more persons, and in which there is, appurtenant to each unit, an undivided share in common elements. ⁸	Ch. 718, F.S.
Cooperative Association	“Cooperative” means that form of ownership of real property wherein legal title is vested in a corporation or other entity and the beneficial use is evidenced by an ownership interest in the cooperative association and a lease or other	Ch. 719, F.S.

⁶ [S. 468.431\(1\), F.S.](#)

⁷ Other community associations recognized in Florida include vacation and timeshare plans. See [ch. 721, F.S.](#)

⁸ [S. 718.103\(12\), F.S.](#)

	evidence of title or possession granted by the cooperative association as the owner of all the cooperative property. ⁹	
Homeowners' Association	"Homeowners' association" means a Florida corporation responsible for the operation of a community or a mobile home subdivision in which the voting membership is made up of parcel owners or their agents, or a combination thereof, and in which membership is a mandatory condition of parcel ownership, and which is authorized to impose assessments that, if unpaid, may become a lien on the parcel. ¹⁰	Ch. 720, F.S.

Presuit Mediation Requirements for Community Associations

Under Florida law, certain disputes between a homeowners' association (HOA) and a parcel owner are subject to [presuit mediation](#) before the dispute is filed in court.¹¹ The disputes subject to presuit mediation include disputes regarding:

- The use of or changes to a parcel or the common areas and other covenant enforcement disputes.
- Amendments to an association's documents.
- Meetings of the board and committees appointed by the board.
- Member meetings *not* including election or recall disputes.
- Access to the official records of the association.¹²

Presuit mediation proceedings for community associations must be conducted in accordance with the applicable Florida Rules of Civil Procedure, and such proceedings are privileged and confidential to the same extent as court-ordered mediation.¹³

The failure of a party to respond to a demand or response for presuit mediation, agree upon a mediator, make payment of fees and costs within the time established by the mediator, or appear for a scheduled mediation session without the approval of the mediator entitles the other party to proceed in court and seek an award of the costs and fees associated with the mediation.¹⁴ A party's failure or refusal to participate in the mediation process bars the recovery of any fees and costs by such party in subsequent litigation relating to the dispute.¹⁵

Conflict of Interest for HOA Directors and Officers

The Florida Homeowners' Association Act¹⁶ requires directors and officers of an HOA to disclose to the HOA any activity that may be reasonably construed to be a [conflict of interest](#) at least 14 days before voting on an issue or entering into a contract that is the subject of the conflict.¹⁷ A rebuttable presumption of a conflict of interest exists if any of the following acts occur without prior disclosure to the HOA:

- A director or an officer, or a relative of a director or an officer, enters into a contract for goods or services with the HOA.

⁹ [S. 719.103\(12\), F.S.](#)

¹⁰ [S. 720.301\(9\), F.S.](#) The term "homeowners' association" does not include a community development district or other similar special taxing district created pursuant to statute.

¹¹ See [s. 720.311, F.S.](#)

¹² [S. 720.311\(2\)\(a\), F.S.](#)

¹³ *Id.*

¹⁴ [S. 720.311\(2\)\(b\), F.S.](#)

¹⁵ *Id.*

¹⁶ Ch. 720, F.S.

¹⁷ [S. 720.3033\(6\)\(b\), F.S.](#)

- A director or an officer, or a relative of a director or an officer, holds an interest in a corporation, limited liability company, partnership, limited liability partnership, or other business entity that conducts business with the HOA or proposes to enter into a contract or other transaction with the HOA.¹⁸

Official Records

The HOA Act requires an HOA to maintain specified documents, which constitute the HOA's official records, for at least 7 years, unless the HOA's governing documents require retention for a longer period of time. Such documents include copies of the HOA's governing documents and:

- The minutes of all board and member meetings.
- A current roster of all members and their designated mailing addresses and parcel identification numbers.
- All of the HOA's insurance policies or copies thereof.
- A current copy of all contracts to which the HOA is a party.
- All tax returns, financial statements,¹⁹ and financial reports of the HOA.
- A copy of the disclosure summary.²⁰
- Ballots, sign-in sheets, voting proxies, and all other papers and electronic records relating to voting by parcel owners, which must be maintained for at least one year after the date of the election, vote, or meeting.
- All other written records of the HOA not specifically named which are related to the operation of the HOA.²¹

Further, an HOA with 100 or more parcels must post specified documents on its website or make such documents available through an application that may be downloaded on a mobile device.²²

The official records must generally be maintained within this state and made available to a parcel owner for inspection or photocopying within 45 miles of the community or within the county in which the HOA is located within 10 business days after receipt by the board or its designee of a written request from the parcel owner; such a requirement may be met by having a copy of the official records available for inspection or copying in the community, by making the records available to a parcel owner electronically via the Internet, or by allowing the records to be viewed in electronic format on a computer screen and printed upon request.²³ If the HOA has a photocopy machine available where the records are maintained, it must provide parcel owners with copies on request during the inspection if the entire request is limited to no more than 25 pages, and an HOA must allow a member to use a portable device to make an electronic copy of the official records without charging a fee to a member for the use of such a portable device.²⁴

Where an HOA fails to provide access to the records within 10 business days after receipt of a written request to inspect the records from a parcel owner, there is a rebuttable presumption that the HOA willfully failed to comply with the HOA Act's records access requirements.²⁵ A member denied access to official records is entitled to recover from the HOA her or his actual damages or minimum damages for such a willful failure, with the minimum

¹⁸ [S. 720.3033\(6\)\(b\)1.-2., F.S.](#)

¹⁹ The term "financial statements" is presently undefined within the HOA Act.

²⁰ Under the HOA Act, a prospective parcel owner in a community must be presented a disclosure summary before executing a contract for sale. The disclosure summary must be in a form substantially similar to certain language specified in [s. 720.401\(1\)\(a\), F.S.](#) The disclosure summary essentially puts a prospective parcel owner on notice that, as a purchaser of property in a community, the purchaser will be obligated to be a member of an HOA; that there have been or will be recorded restrictive covenants governing the use and occupancy of properties in the community; and that the purchaser will be obligated to pay assessments to an HOA, which may be subject to change. See [s. 720.401, F.S.](#)

²¹ [S. 720.303, F.S.](#)

²² *Id.*

²³ *Id.*

²⁴ *Id.*

²⁵ *Id.*

damages set at \$50 per calendar day, up to 10 days.²⁶ Criminal penalties may also apply to certain willful and knowing misconduct pertaining to an HOA's official records.²⁷

Meetings Conducted by Video Conference

The Florida Condominium Act²⁸ (Condominium Act) provides certain requirements for meetings of condominium associations conducted by "video conference," defined by the Condominium Act as a real-time audio- and video-based meeting between two or more people in different locations using video-enabled and audio-enabled devices.²⁹ The Condominium Act requires the notice for any meeting conducted by video conference to include a hyperlink and call-in conference telephone number for unit owners to attend the meeting, and there must be a physical location where unit owners may also attend the meeting in person.³⁰ All meetings conducted by video conference must be recorded, and such recording must be maintained as an official record of the condominium association.³¹

Electronic Voting

Unless a condominium association has adopted electronic voting in accordance with certain requirements,³² a condominium association must designate an e-mail address for receipt of electronically transmitted ballots without complying with certain requirements for secret ballots.³³ A condominium association must count all completed ballots that are validly submitted to the designated e-mail address.³⁴ A ballot that is electronically transmitted to a condominium association must include all of the following:³⁵

- A space for the unit owner to type in her or his unit number;
- A space for the unit owner to type in her or his first and last name, which functions as the signature of the unit owner for purposes of signing the ballot; and
- The following statement in capitalized letters and in a font size larger than any font size used in the email from the condominium association to the unit owner:

WAIVING THE SECRECY OF YOUR BALLOT IS YOUR CHOICE. YOU DO NOT HAVE TO WAIVE THE SECRECY OF YOUR BALLOT IN ORDER TO VOTE. BY TRANSMITTING YOUR COMPLETED BALLOT THROUGH E-MAIL TO THE ASSOCIATION, YOU WAIVE THE SECRECY OF YOUR COMPLETED BALLOT. IF YOU DO NOT WISH TO WAIVE YOUR SECRECY BUT WISH TO PARTICIPATE IN THE VOTE THAT IS THE SUBJECT OF THIS BALLOT, PLEASE ATTEND THE IN-PERSON MEETING DURING WHICH THE MATTER WILL BE VOTED ON.

Turnover Inspection Reports

Before turning over control of a condominium association or cooperative association, as applicable, to unit owners other than the developer, a developer must have a turnover inspection performed on each building on the condominium property or cooperative property, as applicable, that is three stories or higher in height.³⁶ The turnover inspection report must be made under seal of an architect or engineer authorized to practice in Florida or a person certified as a reserve specialist or professional reserve analyst by the Community Associations Institute or the Association of Professional Reserve Analysts.³⁷

²⁶ [Id.](#)

²⁷ [Id.](#)

²⁸ Ch. 718, F.S.

²⁹ [S. 718.103\(33\), F.S.](#)

³⁰ [Id.](#)

³¹ [Id.](#)

³² [See s. 718.128\(1\)-\(6\), F.S.](#)

³³ [See ss. 718.128\(7\)\(a\)-\(b\) and 718.112\(2\)\(d\)3., F.S.](#)

³⁴ [S. 718.128\(7\)\(b\), F.S.](#)

³⁵ [S. 718.128\(7\)\(c\), F.S.](#)

³⁶ [Ss. 718.112\(2\)\(g\)6. and 719.106\(1\)\(k\)6., F.S.](#)

³⁷ [Ss. 718.301\(5\)\(p\)-\(q\) and 719.301\(p\)-\(q\), F.S.](#)

A turnover inspection report must include a structural integrity reserve study attesting to required maintenance, condition, useful life, and replacement costs of the following types of condominium property or cooperative property, as applicable:

- Roof;
- Structure, including load-bearing walls and primary structural members and primary structural systems;³⁸
- Fireproofing and fire protection systems;
- Plumbing;
- Electrical systems;
- Waterproofing and exterior painting; and
- Windows and exterior doors.³⁹

A turnover inspection report must also attest to the required maintenance, condition, useful life, and replacement costs of the following types of condominium property or cooperative property, as applicable:

- Elevators;
- Heating and cooling systems;
- Swimming pool or spa and equipment;
- Seawalls;
- Pavement and parking areas;
- Drainage systems; and
- Irrigation systems.⁴⁰

Structural Integrity Reserve Studies

A reserve study is a budget-planning tool for condominium associations and cooperative associations. Generally, a reserve study consists of the following two parts: physical analysis and financial analysis.⁴¹

Under Florida law, "structural integrity reserve study" (SIRS) means a study of the reserve funds required for future major repairs and replacement of the common areas based on a visual inspection of the common areas. A SIRS may be performed by any person qualified to perform such a study. However, the visual inspection portion of the SIRS must be performed or verified by a:⁴²

- Licensed engineer;
- Licensed architect; or
- Person certified as a reserve specialist or professional reserve analyst by the Community Associations Institute or the Association of Professional Reserve Analysts (CAIAPRA).

At a minimum, a SIRS must:⁴³

- Identify each item of the condominium property being visually inspected;
- State the estimated remaining useful life and the estimated replacement cost or deferred maintenance expense of each item of the condominium property being visually inspected; and

³⁸ "Primary structural member" means a structural element of a building that is designed to provide support and stability for the vertical or lateral loads of the building's overall structure. "Primary structural system" means an assemblage of primary structural members. [S. 627.706\(2\)\(d\) and \(e\), F.S.](#)

³⁹ [Ss. 718.301\(4\)\(p\) and 719.301\(4\)\(p\), F.S.](#)

⁴⁰ [Ss. 718.301\(4\)\(q\) and 719.301\(4\)\(q\), F.S.](#)

⁴¹ Cedar Management Group, *HOA Reserve Study: Why Does Your Community Need It?*, <https://cedarmanagementgroup.com/hoa-reserve-study-community/#what> (last visited Mar. 2, 2026); Kevin Leonard and Robert Nordlund, *Understanding Reserves: A guide to your association's reserve fund & reserve study*, 26-29 (1st ed. 2021); Community Associations Institute, *National Reserve Study Standards*, <https://www.reservestudy.com/wp-content/uploads/2019/01/NRSS-998-CAI-version-updated-2016.pdf> (last visited Mar. 2, 2026).

⁴² [S. 718.112\(2\)\(g\)2., F.S.](#)

⁴³ [S. 718.112\(2\)\(g\)3., F.S.](#)

- Provide a reserve funding schedule with a recommended annual reserve amount that achieves the estimated replacement cost or deferred maintenance expense of each item of condominium property being visually inspected by the end of the estimated remaining useful life of the item.

The SIRS may recommend for any item for which an estimate of useful life and an estimate of replacement cost cannot be determined or with an estimated remaining useful life of greater than 25 years:⁴⁴

- That reserves do not need to be maintained; or
- A deferred maintenance expense amount for such item.

A condominium or cooperative must have a SIRS completed at least every 10 years after the condominium's or cooperative's creation for each building on the condominium or cooperative property that is three stories or higher in height which includes, at a minimum, a study of the following items as related to the structural integrity and safety of the building:⁴⁵

- Roof.
- Structure, including load-bearing walls and other primary structural members and primary structural systems.
- Fireproofing and fire protection systems.
- Plumbing.
- Electrical systems.
- Waterproofing and exterior painting.
- Windows and exterior doors.
- Any other item that has a deferred maintenance expense or replacement cost that exceeds \$25,000 and the failure to replace or maintain such item negatively affects the items listed above as determined by the licensed engineer or architect performing the visual inspection portion of the structural integrity reserve study.

The SIRS requirements do not apply to:⁴⁶

- Buildings less than three stories in height;
- Single-family, two-family, or three-family dwellings with three or fewer habitable stories above ground;
- Any portion or component of a building that has not been submitted to the condominium form of ownership; or
- Any portion or component of a building that is maintained by a party other than the association.

Condominium associations existing on or before July 1, 2022, which were controlled by unit owners other than the developer, were required to have a SIRS completed by December 31, 2025, for each building on the condominium property that is three stories or higher in height.⁴⁷ Cooperative associations existing on or before July 1, 2022, which were controlled by unit owners other than the developer, were required to have a SIRS completed by December 31, 2024, for each building on the cooperative property that is three stories or higher in height.⁴⁸

A condominium or cooperative association that is required to complete a milestone inspection on or before December 31, 2026, may complete the SIRS simultaneously with the milestone inspection. In no event may the SIRS be completed after December 31, 2026.⁴⁹

If a condominium or cooperative association willfully and knowingly fails to complete a SIRS, such failure is a breach of an officer's and director's fiduciary relationship to the unit owners.⁵⁰

⁴⁴ *Id.*

⁴⁵ [S. 718.112\(2\)\(g\)1., F.S.](#)

⁴⁶ [S. 718.112\(2\)\(g\)4., F.S.](#)

⁴⁷ [S. 718.112\(2\)\(g\)7., F.S.](#)

⁴⁸ [S. 719.106\(1\)\(k\)7., F.S.](#)

⁴⁹ [S. 718.112\(2\)\(g\)6., F.S.](#)

⁵⁰ [S. 718.112\(2\)\(g\)8., F.S.](#)

Optional Termination for Condominium Associations

Under the Condominium Act, the condominium form of ownership may be terminated for all or a portion of the condominium's property pursuant to a plan of termination that meets certain requirements and is approved by the Division of Florida Condominiums, Timeshares, and Mobile Homes (Division) within the Department of Business and Professional Regulation (DBPR).⁵¹

Florida law requires a plan of termination for a condominium association to be approved by at least 80 percent of the total voting interests of the condominium.⁵² If five percent or more of the total voting interests of the condominium association rejects a plan of termination by negative vote or by providing written objections, however, the plan of termination may not proceed.⁵³

The termination of a condominium association is subject to the following conditions:

- The total voting interests of the condominium must include all voting interests for the purpose of considering a plan of termination.
- A voting interest of the condominium may not be suspended for any reason when voting on termination.
- If five percent or more of the total voting interests of the condominium reject a plan of termination, a subsequent plan of termination may not be considered for 24 months after the date of the rejection.⁵⁴

Once a plan of termination is approved by a condominium association, the plan must be submitted to the Division. The Division must examine the plan of termination to determine its procedural sufficiency and, within 45 days of receiving the plan, the Division must notify the condominium association by mail of any procedural deficiencies or that the plan is accepted.⁵⁵ If the Division does not provide notice within the 45-day time period, the plan of termination is presumed to be accepted.⁵⁶ If the Division determines that the requisite conditions have been met and that the plan complies with procedural requirements, the Division must approve the termination, at which point the termination may proceed as authorized.⁵⁷

The approval of a plan of termination does not terminate a condominium association, which shall continue to exist with all of the powers and duties it had before the plan was approved. Notwithstanding any provision to the contrary in a condominium association's declaration or bylaws, after approval of a plan of termination, the condominium association's board must:

- Employ directors, agents, attorneys, and other professionals to liquidate or conclude its affairs.
- Conduct the affairs of the association as necessary for the liquidation or termination.
- Carry out contracts and collect, pay, and settle debts and claims for and against the association.
- Defend suits brought against the association.
- Sue in the name of the association for all sums due or owed to the association or to recover any of its property.
- Perform any act necessary to maintain, repair, or demolish unsafe or uninhabitable improvements or other condominium property in compliance with applicable codes.
- Sell at public or private sale or exchange, convey, or otherwise dispose of assets of the association for an amount deemed to be in the best interests of the association, and execute bills of sale and deeds of conveyance in the name of the association.
- Collect and receive rents, profits, accounts receivable, income, maintenance fees, special assessments, or insurance proceeds for the association.

⁵¹ [S. 718.117\(3\), F.S.](#)

⁵² *Id.*

⁵³ *Id.*

⁵⁴ [S. 718.117\(3\)\(a\), F.S.](#)

⁵⁵ [S. 718.117\(3\)\(e\), F.S.](#)

⁵⁶ *Id.*

⁵⁷ *Id.*

- Contract and do anything in the name of the association which is proper or convenient to terminate the affairs of the association.⁵⁸

Impairment of Contracts and Community Association Law

The U.S. Constitution and the Florida Constitution prohibit states from passing any law “impairing the obligation of contracts.”⁵⁹ The Florida Supreme Court has interpreted the language under the Florida Constitution to mean, as a general rule, the Legislature is prohibited from enacting any law that impairs vested rights under a contract between private parties.⁶⁰

The governing documents of a community association are essentially contracts between a community association and its members. The governing documents of an association include:

- The recorded declaration of covenants for the community and all duly adopted amendments, supplements, and exhibits thereto; and
- The articles of incorporation and bylaws of the association and all duly adopted amendments thereto.⁶¹

For community associations, the general rule against the impairment of contracts means that a new or amended statute may not be applied to an association’s governing documents if the new or amended statute impairs a vested right guaranteed by the governing documents.⁶² A statute impairs the governing documents if it creates a new obligation, imposes a new penalty, or diminishes a vested right.⁶³ A vested right is a right derived from an association’s governing documents, whereas a statutory right is derived from state statute.⁶⁴

“Kaufman” Language

Notwithstanding the general rule against the impairment of contracts, an exception exists if an association’s governing documents incorporate future legislative enactments. To accomplish this, the governing documents must contain language in substantially the following form: “This association and the association’s governing documents are governed by the Florida Homeowners’ Association Act [or the Condominium Act, as applicable], **as amended from time to time.**” The phrase “as amended from time to time” effectively incorporates future legislative enactments and is known as Kaufman language.⁶⁵

If the governing documents of an association have Kaufman language, a new or amended statute under Florida’s community association laws does not impair the governing documents and may apply to the association, as the governing documents have already incorporated any future changes to those laws.

Marketable Record Title Act

Before the passage of the Marketable Record Title Act’s (MRTA) in 1963, a title examination involved reviewing all documents relating to a parcel of property recorded in the public records of a county from the oldest public records – which could in some cases date back to a land grant from the king of Spain⁶⁶ – to the most recent.⁶⁷ This

⁵⁸ [S. 718.117\(6\), F.S.](#)

⁵⁹ U.S. CONST. art. I, § 10, cl. 1; FLA. CONST. art. I, § 10.

⁶⁰ See *Dewberry v. Auto-Owners Ins. Co.*, 363 So. 2d 1077, 1080 (Fla. 1978). See also Eric Glazer and Louis Goetz, *Florida Community Association Law: Contracts Clause Application in an Ever-Changing Legislative Landscape* (Sep./Oct. 2015), Fla. Bar Journal, Vol. 89 No. 8, <https://www.floridabar.org/the-florida-bar-journal/florida-community-association-law-contracts-clause-application-in-an-ever-changing-legislative-landscape/> (last visited Feb. 6, 2026).

⁶¹ [S. 720.301\(8\), F.S.](#)

⁶² See *Cohn v. The Grand Condominium Ass’n, Inc.*, 62 So. 3d 1120 (Fla. 2011); see also *Pomponio v. Claridge of Pompano Condo, Inc.*, 378 So. 2d 774, 776 (Fla. 1979).

⁶³ See *R.A.M. of South Fla., Inc., v. WCI Communities, Inc.*, 869 So. 2d 1210 (Fla. 2d DCA 2004) (quoting *Div. of Workers’ Comp. v. Brevada*, 420 So. 2d 887, 891 (Fla. 1st DCA 1982)).

⁶⁴ See *R.A.M. of South Fla.*, 869 So. 2d at 1210. See also Eric Glazer, *Florida Community Association Law*, Fla. Bar Journal (Sep./Oct. 2015), Vol. 89 No. 8.

⁶⁵ See *Kaufman v. Shere*, 347 So. 2d 627 (Fla. 3d DCA 1977), cert. den., 355 So 2d 517 (Fla. 1978).

⁶⁶ See *The Florida Bar, Florida Real Property Title Examination and Insurance* ch. 2, (8th ed. 2016).

usually required the purchase of a title abstract and a review and analysis of every document and title transaction⁶⁸ listed in the abstract.⁶⁹

MRTA simplified the title examination process by confirming a piece of real property's marketability based on a 30-year marketable record period and a consideration of certain statutory exceptions, rather than on a perfect record from the oldest public records. MRTA provides that any person with legal capacity to own land who has been vested with any estate in land of record for 30 years or more has marketable record title to such land free and clear of all claims other than those specified in statute or otherwise preserved.⁷⁰

After 30 years, MRTA automatically extinguishes all estates, interests, claims, or charges existing due to any act, title transaction, event, or omission occurring before the effective date of the root of title⁷¹ and not statutorily excepted from extinguishment.⁷² Subject to certain exceptions,⁷³ all extinguished estates, interests, claims, or charges become null and void.⁷⁴

Preserving Interests Under MRTA

MRTA provides a mechanism for an interested party to preserve from extinguishment a right or interest the party holds. Additionally, a community association may preserve and protect a community covenant or restriction⁷⁵ by filing:

- A written notice in the form required by MRTA;⁷⁶
- A summary notice complying with certain statutory specifications relating to notice of association information;⁷⁷ or
- An amendment to a community covenant or restriction indexed under the association's legal name and referencing the information to be preserved.⁷⁸

Such an action creates a new marketable record period, preventing extinguishment of the interests and rights contained in the notice or community covenant or restriction amendment for 30 years from the date of filing.⁷⁹

⁶⁷ Gregory M. Cook, *The Marketable Record Title Act Made Easy*, 66 Fl. Bar J. 55 (Oct. 1992), <https://www.floridabar.org/the-florida-bar-journal/the-marketable-record-title-act-made-easy/> (last visited Feb. 3, 2026).

⁶⁸ "Title transaction" means any recorded instrument or court proceeding affecting title to any estate or interest in land and describing the land sufficiently to identify its location and boundaries. [S. 712.01\(7\), F.S.](#)

⁶⁹ Cook, *supra* note 68.

⁷⁰ *Id.*; See also [S. 712.03, F.S.](#)

⁷¹ "Root of title" means any title transaction purporting to create or transfer the estate claimed by any person which is the last title transaction to have been recorded at least 30 years before the time when marketability is being determined. The effective date of the root of title is the date it was recorded. [S. 712.01\(6\), F.S.](#)

⁷² [S. 712.04, F.S.](#)

⁷³ See [s. 712.03, F.S.](#)

⁷⁴ [S. 712.04, F.S.](#)

⁷⁵ "Community covenant or restriction" means any agreement or limitation contained in a document recorded in the public records of the county where the property lies which subjects the parcel to any use restriction enforceable by a community association or authorizes a community association to impose a charge or assessment against the parcel or parcel owner. [S. 712.01, F.S.](#)

⁷⁶ [S. 712.05\(2\)\(a\), F.S.](#)

⁷⁷ [S. 712.05\(2\)\(b\), F.S.](#)

⁷⁸ *Id.*

⁷⁹ [S. 712.05\(3\), F.S.](#)

RECENT LEGISLATION:

YEAR	BILL #/SUBJECT	HOUSE/SENATE SPONSOR(S)	OTHER INFORMATION
2025	CS/CS/HB 983	Porras/ <i>Arrington</i>	Amended provisions in the Homeowners' Association Act. Died in the House.
2024	CS/CS/CS/HB 1021	Lopez, V./ <i>Bradley</i>	Amended provisions in the Condominium Act, Cooperative Act, and Homeowners' Association Act. Approved by the Governor.
2023	CS/CS/HB 919	Porras, Fernandez-Barquin/ <i>Rodriguez</i>	Amended provisions in the Condominium Act, Cooperative Act, and Homeowners' Association Act. Approved by the Governor.

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Housing, Agriculture & Tourism Subcommittee	16 Y, 0 N, As CS	1/21/2026	Curtin	Fletcher
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none"> • Provided that the governing documents of an HOA are terminated and unenforceable upon dissolution. • Applies the bill's requirements for HOAs to include or vote to include "Kaufman language" in their governing documents to condominium associations. • Created a duty of loyalty for directors, officers, and committee members to an HOA and its members, and created conflict of interest disclosure requirements for such directors, officers, and committee members. • Prohibited an owner's voting interest from being suspended for any reason for purposes of signing a petition for a plan of termination. • Made certain other clarifying, technical changes. 			
Civil Justice & Claims Subcommittee	14 Y, 1 N, As CS	2/3/2026	Jones	Mawn
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none"> • Defined the term "financial statements" within the HOA Act. • Increased the percentage of owners who must sign a petition for a plan of termination of an HOA. • Increased the percentage of voting interests necessary to approve an amendment adding "Kaufman Language" to the governing documents of a COA or an HOA. • Made technical, conforming changes. 			
Budget Committee	24 Y, 0 N, As CS	2/16/2026	Pridgeon	Saag
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none"> • Removed a provision requiring community association court programs to be funded through a specific appropriation, and provided that such programs will be funded as authorized by the General Appropriations Act. • Required that any funds appropriated or transferred from a specified trust fund to implement court programs under the bill must revert by specified dates. • Increased the number of judges in the Eleventh, Thirteenth, and Seventeenth Judicial Circuits in order to implement court programs authorized by the bill. 			
Commerce Committee	23 Y, 0 N, As CS	2/26/2026	Hamon	Fletcher

THE CHANGES ADOPTED BY THE COMMITTEE:

- Clarified that the requirement for COAs to record and maintain as an official record the recordings of meetings conducted by video conference applies only to those meetings that are open to unit owners.
 - Required COAs and HOAs to provide copies of certain records to law enforcement agencies or prosecuting agencies within 5 days of receiving a subpoena or written request, and made it a second-degree misdemeanor for a director, board member, or community association manager (CAM) or CAM firm of a COA or HOA to willfully and knowingly fail to provide such records.
 - Expanded the types of buildings for which a developer must have a turnover inspection performed to all buildings on condominium property or cooperative property, as applicable, rather than only those buildings that are three stories or higher in height.
 - Limited the types of buildings for which a COA or cooperative association must have a structural integrity reserve study completed by December 1, 2025, to only those buildings on condominium or cooperative property, as applicable, that are three habitable stories or higher in height.
 - Defined “habitable” for purposes of the COA Act and Cooperative Association Act, and made certain clarifying changes related thereto.
 - Allowed a COA to designate an independent website, application, or Internet web portal for unit owners to electronically submit election ballots, in addition – or as an alternative – to designating an email address.
 - Clarified that the purpose of the community association court program is to provide an optional, voluntary process for community associations and the members thereof to address disputes, as an alternative to entering into mediation or arbitration.
 - Specified that the community association court program does not apply to certain timeshare condominium associations or certain timeshare cooperative associations.
 - Prohibited HOAs from adopting or enforcing any covenant or rule that requires a specific type of material to be used on the building or rebuilding of a roof, subject to certain exceptions and requirements.
-

THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.

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987 a variety of services that may include, but need not be limited
988 to, social activities; dining, banquet, catering, and lounge
989 facilities; swimming; yachting; golf; tennis; card games such as
990 bridge and canasta; and special programs for members' children.
991 Upon the filing of an affidavit with the department establishing
992 that the stated qualifications of this paragraph subsection were
993 met before July 1, 1997, this paragraph subsection will apply
994 retroactively to the date that the country club met these
995 qualifications.

996 (f)(6) A program or facility that is offered by an
997 organization for the exclusive use of its employees and their
998 family members.

999 (2) In addition to the businesses and activities listed in
1000 subsection (1), the department may exempt any other business or
1001 activity not in existence as of July 1, 2026, from ss. 501.012-
1002 501.019.

1003 Section 24. Section 501.062, Florida Statutes, is created
1004 to read:

1005 501.062 Unauthorized commercial solicitation; legislative
1006 intent; definitions; prohibited acts; penalties.-

1007 (1) LEGISLATIVE INTENT.-It is the intent of the Legislature
1008 to protect, preserve, and promote the safety, welfare, and peace
1009 of the citizens of this state by adopting measures to reduce the
1010 threat to private property rights, including the right to
1011 exclude and to be free from trespass of unauthorized commercial
1012 solicitation on private property when noticed by the property
1013 owner. It is the intent of this section to protect such private
1014 property rights by creating a uniform standard for notifying
1015 individuals or groups of individuals that commercial

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1016 solicitation is prohibited on private property.

1017 (2) DEFINITIONS.—As used in this section, the term:

1018 (a) "Commercial solicitation" means the act of attempting
1019 to sell goods or services, or to raise funds for a commercial
1020 purpose, through direct or indirect contact with individuals,
1021 including, but not limited to, using words, body gestures, or
1022 signs, on behalf of a business or commercial entity.

1023 (b) "Dwelling" has the same meaning as in s. 810.011(2).

1024 (3) PROHIBITED ACTS.—A person may not engage in commercial
1025 solicitation on any dwelling that clearly and prominently
1026 displays a sign that is no less than 8.5 by 11 inches, is
1027 visible to any person approaching the dwelling, and clearly
1028 displays a statement which identifies the dwelling as private
1029 property on which commercial solicitation is prohibited, in
1030 substantially the following manner with letters at least 1 inch
1031 in height:

1032
1033 THIS DWELLING IS DESIGNATED PRIVATE PROPERTY. NO
1034 COMMERCIAL SOLICITATION IS PERMITTED PURSUANT TO
1035 SECTION 501.062, FLORIDA STATUTES.
1036

1037 (4) PENALTIES.—A person who violates subsection (3) commits
1038 a noncriminal violation, punishable as provided in s. 775.083. A
1039 person who commits a second or subsequent violation commits a
1040 misdemeanor of the second degree, punishable as provided in s.
1041 775.082 or s. 775.083.

1042 Section 25. Subsection (50) is added to section 570.07,
1043 Florida Statutes, to read:

1044 570.07 Department of Agriculture and Consumer Services;

ENROLLED

CS/CS/HB 803, Engrossed 2

2026 Legislature

1276 ~~administered by the Department of Commerce,~~ unless the permit
 1277 application fails to satisfy the Florida Building Code or the
 1278 enforcing agency's laws or ordinances.

1279
 1280 However, the local government may not require the waiver of the
 1281 timeframes in this section as a condition precedent to reviewing
 1282 an applicant's building permit application.

1283 Section 11. Paragraph (c) is added to subsection (1) of
 1284 section 720.3035, Florida Statutes, to read:

1285 720.3035 Architectural control covenants; parcel owner
 1286 improvements; rights and privileges.—

1287 (1)

1288 (c) An association or any architectural, construction
 1289 improvement, or other such similar committee of an association
 1290 may not require a building permit to be issued by a governmental
 1291 authority to a parcel owner as a prerequisite for review by the
 1292 association or committee concerning the construction of
 1293 structures or improvements on the parcel.

1294 Section 12. This act shall take effect July 1, 2026.

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Date of Meeting: *February 19, 2026* **Time:** 8:00PM **Location:** VIRTUAL

Minutes Prepared by: *Mike Krugman – President*

BOARD MEETING

I. CALL TO ORDER:

The Special Business Meeting of the Board of Directors of The Meadows at Saint Johns Owners Association, Inc. was called to order at 8:00 PM on February 19, 2026, conducted via Zoom video conference.

II. DETERMINATION OF QUORUM:

A quorum of Directors was confirmed as present. The President confirmed that public notice of the meeting and agenda had been properly posted at the Meadowlark Lane notice board, the Mackenzie Circle public message board, and on the Association website in accordance with the governing documents and Florida Statute Chapter 720.

Roll Call:

President Mike Krugman	Present
VP \ Secretary: Marc Schwartz	Present
Treasurer: Emily Polatas	Present
Thaddeus Pickard	Present
Reanna Ganas, CAM	Present

III. OPENING REMARKS:

The President welcomed attendees and provided an overview of the evening’s agenda. He noted that the meeting was convened as a Special Meeting with a focused agenda: review and acceptance of the January 15, 2026 minutes, manager reports, and continuation of the strategic discussion regarding 2026 service provider direction carried over from the prior meeting.

IV. REVIEW AND ACCEPTANCE OF MINUTES:

The Board reviewed the draft minutes from the January 15, 2026 Regular Board Meeting, which had been distributed in advance. No corrections or amendments were offered.

Motion: To accept the minutes of the January 15, 2026 Board Meeting as presented.

Vote: Approved unanimously



V. REPORTS:

A. Management Report Summary

The Community Association Manager Reanna Ganas provided operational updates. She reported that seasonal lighting proposals are being solicited from vendors and will be shared with the Board upon receipt.

Regarding irrigation, a recent inspection flagged one zone for a possible leak. As Mike Krugman was unable to locate the leak on-site, Reanna confirmed she will follow up with the irrigation vendor; the presence of a repair line item in the vendor's proposal would serve as confirmation of the reported leak. (Note: The broken sprinkler was subsequently repaired by Mike Krugman following receipt of the inspection report.)

Reanna advised that Community violations inspections are scheduled to resume the following Thursday, with notices for new violations and a consolidated report to follow.

On the financial side, Reanna confirmed that accounting will reverse a misapplied January 2026 interest charge — assessed against accounts where 2026 assessment payments were not posted during January — and the reversal will be reflected in February so it does not appear as a delinquency on any homeowner account.

VI. UNFINISHED (OLD) BUSINESS:

A. 2026 Service Provider Strategy: Discussion and Direction

The Board continued its carryover strategic discussion regarding the Association's management direction for 2026, as presented in the attached Board presentation (slides 13-15). The central question before the Board was whether the Association is in a better position today than it was at prior management transition points, specifically December 1, 2024 (transition from FCAM to the CAM Team) and August 1, 2022 (when Thompson Management ceased operations). The Board reviewed the Association's recent management history — Thompson Management, a period of self-management, Priority, First Coast (FCAM), and now the CAM Team — to provide context for the current evaluation.

The Board engaged in extensive discussion weighing the costs and risks of frequent management transitions against unresolved concerns with the CAM Team's current performance. Key issues discussed included the CAM Team's use of checkbook-style financial reporting (*Modified Cash Basis Accounting* **) versus the Board's previous 15+ year use of accrual-basis accounting, the state of assessment collections, and concerns about operational responsiveness. Several Directors argued that the onboarding period with any new management firm carries inherent costs and risks, and that repeated transitions may signal instability to prospective vendors, potentially limiting the Association's future options and increasing costs. Manager Ganas acknowledged the accounting and collections concerns and requested additional time to resolve outstanding issues within the existing contract framework.

After full discussion, the Board reached a consensus — without a formal vote — to remain with the CAM Team for a period of at least 12 to 18 months. The Board also agreed to document outstanding performance deficiencies and revisit the management relationship in the September–October 2026 timeframe, in advance of the contract renewal period at the end of November. No formal motion was made; the consensus direction was noted for the record.



VII. NEW BUSINESS:

None

VIII. OPEN FORUM:

The meeting was opened for homeowner comments on agenda items. A community member in attendance expressed support for Manager Ganas's efforts and encouraged the Board to resolve outstanding management issues internally. No other public comments were presented.

A director asked about the current status of last year's Landscaping Special Project that were not performed due to schedule availability only outside the tree planting window of moderate daily temperatures. The landscaping special project vendor outreach process is to be restarted. Manager Ganas is updating the scope of work and soliciting current pricing from vendors for spring service.

IX. CLOSING REMARKS:

Mike Krugman announced his intent to step down as President on April 1, 2026, citing health reasons. He announced his intent to step down from the Board on May 31, 2026 and is committed to remaining available to assist with the leadership transition through approximately June 15, 2026.

The President reminded the Board and attendees of upcoming meeting dates. The next Regular Board of Directors Meeting is scheduled for Thursday, March 19, 2026 at 7:00 PM, followed by the next Regular Meeting on Thursday, May 21, 2026 at 7:00 PM.

X. ADJOURNMENT:

There being no further business, the meeting was adjourned at 8:45 PM

XI. ATTACHMENTS INCORPORATED BY REFERENCE

1. Meeting Agenda (dated February 19, 2026)
2. Board Presentation Slides (dated February 19, 2026, 20 slides)
3. Minutes – Regular Board Meeting, January 15, 2026

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XII. :FOOTNOTE:

**** Modified Cash Basis Accounting**

The CAM Team prepares its financial statements using the modified cash basis of accounting. Under this method, revenues are generally recognized when received and expenses are generally recognized when paid, with certain modifications to better present the Association's financial position.

Annual Owners' Assessments, which are invoiced and due on January 1st for the calendar year, are initially recorded as a prepaid assessment liability and are recognized as income ratably at 1/12 per month over the calendar year. Owners' accounts are credited when payments are received.

Unpaid annual assessments from prior years are reported as Accounts Receivable. An Allowance for Bad Debt is recorded monthly as an expense equal to 1/12 of the annual budgeted Bad Debt Expense, which represents the estimated portion of current-year assessments, interest, and fees not expected to be collected. Prepaid expenses are recorded as assets when paid and recognized as expenses over the period benefited. Collection costs advanced by the Association on behalf of owners with prior-year unpaid assessments are recorded as prepaid recoverable expenses and remain as such until reimbursed by the owner.

Signed

Mike Krugman, President

February 19, 2026

The Meadows at World Golf Village

The Meadows at Saint Johns Owners Association, Inc.