



FAQs About Florida's 2025 Condominium Association Laws

1. **What is a milestone inspection, and who needs one?**
A milestone inspection is a required evaluation of a building's structural components conducted by a licensed architect or engineer. Any Florida condominium building that is three stories or taller and 25 to 30 years old (depending on location) must undergo its first inspection by January 1, 2025.
2. **Why are reserve studies now mandatory, and how often must they be done?**
Reserve studies are now required every 10 years to ensure associations have enough funds set aside for major repairs or replacements. Fully funded reserves prevent financial surprises and special assessments when costly maintenance issues arise.
3. **When is the deadline for associations to comply with the new reserve funding laws?**
Associations must adopt budgets that include fully funded reserves by **December 31, 2024**, based on a professional reserve study.
4. **What does the new website requirement mean for associations?**
Any Florida HOA or condominium association with **25 or more units** must maintain a website or mobile app by January 1, 2026, where homeowners can access essential documents, such as governing rules, meeting minutes, budgets, and insurance policies.
5. **What happens if an association doesn't comply with these new laws?**
Associations that fail to meet the new inspection, reserve funding, or transparency requirements could face fines, legal penalties, or, in severe cases, state intervention. Boards also risk liability if non-compliance results in harm to residents.
6. **Can condominium board members still waive reserve funding?**
No, the new law eliminates the ability for boards to waive or underfund reserves. Associations must follow the reserve funding recommendations outlined in the reserve study.
7. **What are the new rules around board member term limits?**
Board members of Florida condominium associations can now serve a maximum of **eight consecutive years** unless two-thirds of the unit owners vote to extend their term. This rule encourages fresh leadership and accountability.
8. **Do all homeowners need to carry insurance under the new laws?**
Yes, unit owners in condominiums are required to carry an **HO-6 insurance policy**. This covers personal property, liability, and portions of the unit not covered by the association's master insurance policy.
9. **What documents must be available on an association website?**
The association website must include governing documents (declarations, bylaws, and rules), annual budgets, financial statements, meeting notices, meeting minutes, and insurance policies. This ensures transparency for homeowners.
10. **How can homeowners prepare for potential fee increases?**
Homeowners should start budgeting for higher association fees due to fully funded reserves, inspection costs, and safety improvements. While it may seem burdensome, these increases ensure financial stability and protect property values in the long r