

BOARD RESOURCE | 2026 EDITION

The 2026 Florida Condo and HOA Compliance Calendar

A board's month-by-month guide to milestone inspections, structural integrity reserve studies, governance requirements, and the statutory deadlines that define fiduciary duty in 2026. Condominium and cooperative requirements are called out separately from HOA requirements throughout.

FOR COMMUNITY ASSOCIATION MANAGERS | HOA AND CONDO BOARD MEMBERS
CENTRAL FLORIDA

This guide is a general educational resource for Florida condominium and cooperative association boards and community association managers. It does not constitute legal, engineering, financial, or professional advice. Statutory requirements are subject to legislative change and DBPR rulemaking. Always consult a licensed Florida professional engineer for structural assessments and a qualified attorney for legal obligations specific to your association.

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COMPLIMENTARY BOARD RESOURCE

What's Inside This Guide

Nine plain-English sections plus seven ready-to-use board tools, written for the CAMs and board members who need to track the 2026 compliance calendar and understand the statutory stakes of missing a deadline. Condo/co-op (Ch. 718/719) and HOA (Ch. 720) obligations are called out separately throughout.

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ESS handles the repair side of compliance, plus the board-responsibility RACI

A **Appendix: Seven Board Tools**
Calendar snapshot, deadline worksheet, annual checklist, website posting checklist, director tracker, gap audit, county recertification check

Three Actions This Month

- Confirm your building's certificate-of-occupancy date and calculate whether a milestone inspection deadline falls in 2026. If your building reached 30 years on or before December 31, 2025, your Phase 1 must already be complete. If it reaches 30 years during 2026, your deadline is December 31, 2026. (Condominiums and cooperatives only; standalone HOAs are not subject to this requirement.)
- Confirm the association has a Structural Integrity Reserve Study on file or contracted. For unit-owner-controlled associations, the SIRS deadline of December 31, 2025 has already passed. If yours is not complete, you are non-compliant now and should retain a reserve specialist immediately.
- Confirm your board has published the required documents on the association's website or secure digital platform (HB 1021 base mandate, HB 913 expanded content), with full compliance expected by January 1, 2026. Director education certifications should be on file for every seated board member.

DISCLAIMER

This guide is a general educational resource. It does not constitute legal, engineering, financial, or professional advice. Statutory deadlines, fees, and thresholds are subject to legislative change and DBPR rulemaking after the publication date. Always consult a licensed Florida attorney and a licensed professional engineer before making compliance decisions for your association.

SECTION ONE

The Compliance Landscape

01

Five laws reshaped what it means to govern a Florida condominium or cooperative. Every board member needs to understand what each one requires and when.

SB 4-D (2022): The Foundation Law

Senate Bill 4-D, signed into law in May 2022 in the aftermath of the Champlain Towers South collapse in Surfside, created Florida's mandatory milestone inspection program and the structural integrity reserve study requirement. It is codified primarily at Florida Statute 553.899 (milestone inspections) and at FS 718.112(2)(g) (SIRS for condominiums). SB 4-D is the origin statute for the deadlines this guide covers.

FS 553.899: Milestone Inspections

This statute requires any condominium or cooperative building of three or more habitable stories to undergo a milestone structural inspection at 30 years of age and every 10 years after. Buildings the local building official classifies as coastal face a 25-year trigger instead.

FS 718.112(2)(g): SIRS

The Structural Integrity Reserve Study requirement under FS 718.112(2)(g) requires condominium and cooperative associations governing 3-or-more-habitable-story buildings to commission a SIRS covering seven named structural components plus a $25,000 catch-all. SIRS reserves cannot be waived by unit owner vote, and funds must be tracked and used exclusively for the designated components.

SB 154 (2023): The Fiduciary-Breach Clause

Senate Bill 154, enacted in 2023, added the clause that a willful and knowing failure to complete a required SIRS or milestone inspection is an automatic breach of a board officer's and director's fiduciary duty to unit owners, codified at FS 718.112(2)(g)10 and (h).

The Fund-Separation Rule

SIRS reserves must be held in their own account, not commingled with other funds. This is the longstanding FS 718.111(14) fund-separation requirement, not new law from the SB 154 or HB 1021 era.

HB 1021 (2024): Website Posting Mandate

House Bill 1021, enacted in 2024, created the base requirement that associations with 25 or more units post specified governing, structural, financial, and insurance documents on a website or secure digital platform.

HB 913 (2025): The Most Recent Layer

House Bill 913, effective July 1, 2025, added the most recent requirements: (1) clarifying the milestone threshold to "habitable stories" only; (2) extending the SIRS deadline for unit-owner-controlled associations to December 31, 2025, now passed; (3) expanding what HB 1021's website posting must include (minutes, video links, 30-day timeliness); (4) strengthening director education and adding quarterly owner Q&A meetings; and (5) requiring DBPR online account registration by October 1, 2025.

What This Means for Your Board

These laws build on each other. Missing a SIRS deadline is now a fiduciary breach by statute. Missing a milestone deadline can trigger local government enforcement, fines, and occupancy restrictions. Boards that treat compliance as optional face personal liability, not just organizational risk. All of the above apply to condominiums and cooperatives; see the next page for how HOAs differ.

1. Milestone and SIRS apply to **condominiums and cooperatives (Ch. 718/719) only**, not standalone-home HOAs.
2. SIRS deadline of Dec. 31, 2025 has **passed**. Jan. 1, 2026 begins the first full funding year.
3. DBPR fines run up to **$5,000 per violation** for willful non-compliance.

1.5M
Total Florida condominium units statewide, representing approximately 20% of all condo units in the United States

1.1M+
Estimated Florida condo units that are 30 or more years old and subject to milestone inspection and SIRS requirements

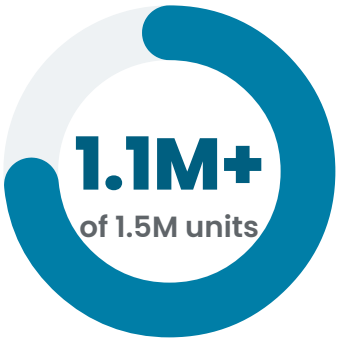
$5,000
Maximum DBPR fine per violation for associations that willfully fail to comply with Chapter 718 statutory requirements

Why These Numbers Matter for Central Florida

Florida's condo stock is old. Roughly 1.1 million-plus units are 30-plus years old and subject to both milestone and SIRS. Most of that aging inventory sits in South Florida, but Central Florida's 1980s-90s condo boom is hitting the 30-year mark now. A building certificated before 1996 should already have completed or contracted its first milestone inspection.

Florida Condo Units: 30-Year-Plus Compliance Scope

Of the state's total condominium unit count, most are already old enough to fall under milestone and SIRS.



30+ years old, in milestone and SIRS compliance scope (approx. 73% of Florida's total condo unit count)

Source: Florida Policy Project, "The Future of Florida Condos: Facts and Statistics" (January 2025); Florida Statute 553.899; Florida Statute 718.112(2)(g).

READING THIS CHART

Of Florida's estimated 1.5 million total condominium units, approximately 1.1 million-plus are in buildings 30 or more years old and now subject to both mandates (Florida Policy Project, January 2025). The remainder are under 30 years old or fall below the three-habitable-story threshold.

Key takeaway: The majority of Florida's condo stock is already in compliance scope.

Source: Florida Policy Project, "The Future of Florida Condos: Facts and Statistics" (January 2025); Florida Statute 553.899; Florida Statute 718.112(2)(g).

READ THIS BEFORE ANYTHING ELSE IN THIS GUIDE

Milestone inspections (FS 553.899) and SIRS (FS 718.112(2)(g)) apply to **condominiums and cooperatives** governed under Chapters 718 and 719. They do **not** apply to a Chapter 720 homeowners' association governing standalone single-family homes or townhomes, unless a specific building within that HOA is itself legally organized as a condominium. Every section of this guide that discusses milestone or SIRS obligations applies to the condo/co-op side of your community, not the HOA side. HOA boards still carry real statutory obligations of their own, covered below.

CONDOMINIUMS & CO-OPS (CH. 718 / 719)	HOAS (CH. 720)
Milestone inspection required at 30 years (25 if a local building official determines coastal exposure warrants it) for buildings 3+ habitable stories	**No milestone inspection requirement.** FS 553.899 does not apply to Ch. 720 associations
SIRS required and non-waivable for the same buildings; seven named structural components plus a $25,000 catch-all	**No SIRS requirement.** FS 718.112(2)(g) does not apply to Ch. 720 associations
Director 90-day educational certification (FS 718.112(2)(d))	Director 90-day educational certification still applies (FS 720.3033)
Financial reporting tiers keyed to revenue (FS 718.111(13))	Financial reporting thresholds exist under Ch. 720 but are set separately from the Ch. 718 tiers used in this guide
Website/document posting for 25+ unit associations (HB 1021)	No statewide HB 1021 website-posting mandate for HOAs (association may still choose to post voluntarily)

How This Differs for HOAs (Ch. 720)

If your community is a Chapter 720 HOA of single-family homes or townhomes with no condominium building on the property, skip the milestone and SIRS sections of this guide (Sections 2 and 3) unless one specific structure in your community is itself a legally organized condominium. Director certification, annual meeting notice, records requests, and general governance obligations in Section 4 still apply to your board. Every affected section below repeats this callout so you always know which rules bind your association.

SECTION TWO

Milestone Inspection Deadlines and Triggers

02

The deadline your association faces depends on when your certificate of occupancy was issued and how close your building is to a coastline. Both factors matter.

The 30-Year and 25-Year Thresholds

Under FS 553.899, a condominium or cooperative building of three or more habitable stories must have its first milestone inspection completed by December 31 of the year it reaches 30 years of age. There is no fixed-mileage coastal line in the statute. The local building official may instead require the earlier 25-year trigger based on environmental conditions such as proximity to salt water, at the official's discretion. After the initial inspection, the cycle repeats every 10 years.

NOT FOR HOAS (CH. 720)

This section applies only to condominium and cooperative buildings under Chapters 718 and 719. A Chapter 720 HOA of standalone homes has no milestone inspection obligation under FS 553.899.

Deadline Groups Under SB 4-D

DEADLINE: DECEMBER 31, 2024

Buildings certificated on or before July 1, 1992 (reached 30 years before SB 4-D was enacted). If your building fell in this group and Phase 1 is not complete, the association is currently in violation.

DEADLINE: DECEMBER 31, 2025

Buildings certificated between July 2, 1992 and December 31, 1994 (reached 30 years between July 2022 and December 2024). Phase 1 was due by year-end 2025.

DEADLINE: DECEMBER 31 OF THE YEAR 30 YEARS IS REACHED (2026 ONWARD)

Buildings reaching 30 years during or after 2026 have until December 31 of that year. A building certificated in 1996 must complete Phase 1 by December 31, 2026.

What Phase 1 Requires

Phase 1 is a visual examination of habitable and uninhabitable areas conducted by a licensed Florida engineer or architect, with a written report submitted to the association and the local building official.

No substantial deterioration found: inspection cycle complete for that 10-year period.

Substantial deterioration found: Phase 2 is mandatory to determine whether the structure is safe for continued occupancy.

Phase 2 Remediation

Once a Phase 2 report is issued, the association must commence repairs within 365 days of receiving it. Failure to commence can result in local government enforcement, occupancy restrictions, or evacuation orders.

COASTAL BUILDING BOARDS: 25-YEAR TRIGGER

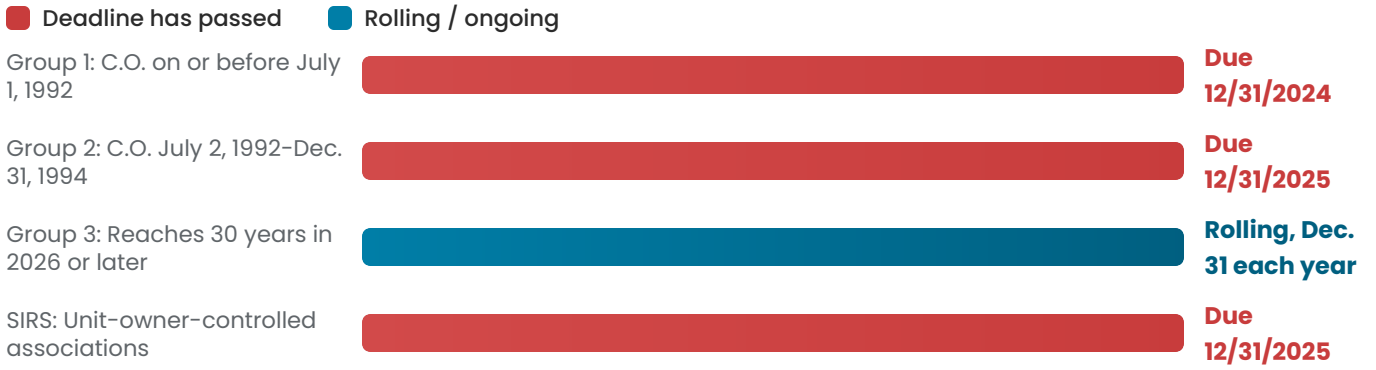
There is no bright-line mileage test. The 25-year trigger applies when the local building official determines it is warranted by environmental conditions such as proximity to salt water. Ask your local building department directly whether your building has been classified for the 25-year cycle; do not assume based on distance alone.

RELATED GUIDES IN THIS SERIES

For the full milestone-and-SIRS deep dive with the post-tension slab diagram and a real Central Florida assessment case, see **Milestone Inspection & SIRS**.

Milestone and SIRS Deadline Groups Under SB 4-D

Which group your building falls into depends on its certificate-of-occupancy date.



Source: SB 4-D (2022), FS 553.899; HB 913 (2025), FS 718.112(2)(g). Bars show deadline status, not a quantitative scale.

READING THIS CHART

The chart shows the four deadline groups under SB 4-D. Group 1 (certificated on or before July 1, 1992): deadline December 31, 2024. Group 2 (certificated July 1992 through December 1994): deadline December 31, 2025. Group 3 (reaching 30 years in 2025 or later): rolling December 31 annual deadline. SIRS deadline for unit-owner-controlled associations: December 31, 2025 per HB 913, a date that has now passed.

Key takeaway: If certificated before 1995, your milestone deadline has already passed. Confirm status with your building department and take corrective action immediately.

The 180-Day Phase 1 Clock

Once an association receives written notice from the local building department that a milestone inspection is due, it has 180 days to complete Phase 1. The window starts from notice delivery, not the statutory deadline. Boards that wait for official notice often find qualified engineers are fully booked. Engage your engineer proactively.

What This Means for Your Board

- Pull your C.O. now and calculate your trigger year. Do not wait for notice from the building department.
- If your building is within a few years of its milestone trigger, begin engineer procurement now. Qualified engineers in Central Florida book months in advance.
- If Phase 2 has been triggered, confirm a remediation plan is in place. The 365-day clock is enforced by local building officials.
- Document every milestone action with date stamps in permanent records. This is the board's primary defense in any fiduciary-duty claim.
- **HB 913 note:** the milestone threshold is now "three or more habitable stories." Parking, mechanical, or storage floors may not count. Verify with a licensed engineer.

SECTION THREE

SIRS Deadlines and Non-Waivable Funding

03

The Structural Integrity Reserve Study is not a traditional reserve study. Its components are mandatory, its reserves cannot be waived, and its funding must be tracked separately. Condominiums and cooperatives only.

NOT FOR HOAS (CH. 720)

SIRS under FS 718.112(2)(g) applies only to condominiums and cooperatives. A Chapter 720 HOA of standalone homes has no SIRS obligation.

What a SIRS Must Cover

Under FS 718.112(2)(g), a SIRS must address seven named structural components plus a catch-all for any other item with significant deferred-maintenance exposure, prepared by a licensed engineer or architect.

#	Required SIRS Component	Typical Concerns in Central Florida
1	Roof	Age, storm damage history, membrane condition, drainage
2	Load-Bearing Walls / Primary Structural Members ("structure")	Concrete spalling, rebar corrosion, settlement cracking
3	Fireproofing and Fire Protection Systems	Suppression system age, sprinkler coverage
4	Plumbing	Cast-iron drain pipe deterioration, galvanized supply lines
5	Electrical Systems	Panel age, aluminum wiring in older buildings
6	Waterproofing and Exterior Painting	Stucco condition, sealant joints, balcony membrane systems
7	Windows and Exterior Doors	Impact rating, seal failure, frame corrosion
8	Catch-all: any other item with deferred-maintenance or replacement cost of **$25,000 or more**	Any building component not listed above that meets the dollar threshold

Source: FS 718.112(2)(g), as amended by HB 913 (2025). The catch-all threshold was raised to $25,000 (inflation-adjusted); older sources citing $10,000 are stale. Floor/ceiling and foundation are not separately listed components under the current statute.

The Non-Waiver Rule

Before SB 4-D, associations could hold a unit owner vote to waive or reduce reserve funding. That option no longer exists for SIRS components. A majority vote cannot override the mandatory funding requirement for these structural components.

Separate Account Requirement (FS 718.111(14))

SIRS reserve funds must be held in a separate account and may not be commingled with operating funds or non-SIRS reserves. This fund-separation rule is the longstanding FS 718.111(14) requirement, not a new HB 1021 provision. Confirm your account structure with your CPA and attorney before the next budget cycle.

WILLFUL FAILURE TO FUND SIRS IS A FIDUCIARY BREACH (SB 154, 2023)

A willful and knowing failure to fund the SIRS-required reserves is treated by statute as an automatic breach of a board officer's and director's fiduciary duty to unit owners (FS 718.112(2)(g)10 and (h)). This clause originates in **SB 154 (2023)**, not HB 1021. See Section 8 for the full liability discussion.

Statute-Cite Key: FS 718.112(2)(g)

Board packets and engineer proposals often cite a specific lettered subsection without explaining what it covers. Use this key to translate the citation.

Citation	Topic	Plain English
718.112(2)(g)1-2	SIRS applicability and timing	Which buildings need a SIRS and when it must be completed and renewed (every 10 years)
718.112(2)(g)3	Who may perform the study	Must be prepared by a licensed engineer or architect
718.112(2)(g)4	Required components	The component list in the table on the previous page
718.112(2)(g)5	What the report must contain	Remaining useful life and estimated replacement cost for each component
718.112(2)(g)8-9	Non-waivability	Unit owners cannot vote to waive or reduce SIRS reserve funding
718.112(2)(g)10	Fiduciary breach clause	Willful failure to fund or complete a SIRS is an automatic fiduciary breach (SB 154, 2023)
718.112(2)(h)	Companion fiduciary-duty language	Reinforces (g)10 for board officer and director liability
718.111(14)	Fund separation	SIRS reserves held separately from operating funds and non-SIRS reserves (longstanding rule)

Editorial fact-check, not legal advice. Confirm exact subsection lettering with your association attorney; DBPR rulemaking can shift internal lettering over time.

What This Means for Your Board

Every SIRS-obligated association needs three professionals: a licensed engineer or reserve specialist for the study itself, a CPA for fund-separation and reserve account review, and an attorney to confirm budget and disclosure compliance against the current statutory text.

RELATED GUIDES IN THIS SERIES

For the full engineering detail behind a SIRS finding, including a post-tension slab cutaway diagram, see **Milestone Inspection & SIRS**. For how to fund the SIRS number your engineer hands you, see **Reserve & Budget Planning**.

SECTION FOUR

Governance and Administrative Requirements

04

HB 1021 and HB 913 layered new governance obligations on top of the structural inspection requirements. Director education, website posting, and DBPR registration are now affirmative duties in 2026.

Director Education (Within 90 Days of Election)

Every newly elected or appointed board member must complete a DBPR-approved educational certification within 90 days of election or appointment (condos: FS 718.112(2)(d); HOAs: FS 720.3033). A director who does not certify in time is **suspended from service on the board** until certified. This does not invalidate any action the board takes while that director is suspended. HB 913 also requires continuing education for seated directors. Maintain a log of each director's certification date, course taken, and renewal schedule.

DBPR Online Account Registration

Condominium and cooperative associations were required to create an online account with the DBPR Division of Condominiums by October 1, 2025, per HB 913. This account is used for filing, reporting, and the public compliance database. Associations not registered appear as non-compliant in the DBPR's publicly searchable database, affecting property values, insurance underwriting, and buyer due diligence.

Annual and Quarterly Meeting Requirements

Associations must hold at least one annual membership meeting per year with proper notice (14 days). HB 913 additionally requires **quarterly board meetings that include a dedicated owner question-and-answer period**. Board meetings must comply with FS 718.112(2)(c) notice and quorum requirements.

HOW THIS DIFFERS FOR HOAS (CH. 720)

Director certification applies to HOA boards too (FS 720.3033), same suspension-from-service rule. The 25-unit website posting mandate (HB 1021) and DBPR condo-portal registration are Chapter 718/719 requirements and do not apply to a Chapter 720 HOA.

Website and Document Posting (January 1, 2026)

Associations with 25 or more units must post these documents on a website or secure digital platform, updated within 30 days of any change. This posting mandate originates in **HB 1021 (2024)**; HB 913 (2025) expanded what must be posted (minutes and video links, 30-day timeliness) but did not create the base requirement:

- Declaration of condominium and all amendments
- Bylaws and all amendments; current rules
- Most recent milestone inspection report (if applicable)
- Most current SIRS (if applicable)
- Current year's budget and most recent financial statements
- Certificate of insurance for current policies
- Most recent DBPR annual report
- Board meeting minutes from prior 12 months

> **WEBSITE NON-COMPLIANCE IS A DBPR COMPLAINT TRIGGER**
>
> Unit owners may file DBPR complaints if required documents are not posted or not current. Complaints trigger an investigative file and may result in fines. Associations not reflected in the DBPR public database are visible to buyers, lenders, and insurers as potentially non-compliant.

Records Requests: 5 Working Days, Not 10

Under FS 718.111(12), an association must make official records available for inspection or copying within **5 working days** of a unit owner's written request. Retention is a minimum of **7 years**. A separate 10-working-day figure in the statute is the trigger for a *presumption* of willful non-compliance if the association still has not responded; it is not the response deadline itself. Guides that describe the response window as "10 business days" understate the board's actual obligation.

More HB 913 (2025) Governance Changes

1. Annual financial report filing deadline extended from **120 to 180 days** after fiscal year end.
2. Non-developer contract **rescission period extended from 3 to 7 days**.
3. A CAM whose license is revoked faces a **10-year industry ban**.

New for 2025 and 2026: What to Add to Your Files

Item	What It Does	Authority
Flood-history disclosure	Sellers of residential property, including condo units, must disclose known flood history and buyers get a 15-day cancellation right, effective October 1, 2025	SB 948 / Ch. 2025-166
First full SIRS-funding year	January 1, 2026 begins the first full year associations must fund at the SIRS-recommended level. Distinct from the SIRS *completion* deadline (Dec. 31, 2025), which has already passed. Do not conflate the two dates.	HB 913
My Safe Florida Condo Pilot	Online application portal closed around May 2026; intake is now by phone or email. Do not link or reference the old online portal in board communications.	State pilot program

CONSIDERED BUT NOT ENACTED IN 2026

Two bills reported on during the 2026 session died before passage and are NOT current law: **HB 657** (HOA governing-documents reform, sometimes called the "Kaufman" bill, and association-dissolution provisions) and **SB 822 / HB 465** (a proposed mandate for a licensed CAM at associations with $500,000 or more in annual revenue). Do not cite either as active law; verify current status with your attorney before relying on either in board decisions.

SECTION FIVE

Financial and Reserve Compliance

05

Reserve funding for structural components is no longer optional. The post-SB 4-D framework means boards must fund, track, and report SIRS reserves on a separate and ongoing basis. Reporting tiers below are the Chapter 718 condo/co-op rule.

Reserve Waiver Ban for SIRS Components

A unit owner vote cannot override the SIRS reserve-funding requirement. The association must budget and fund reserves for the mandatory structural components annually at the level established by the SIRS. If the SIRS has not yet been completed, work with a reserve specialist to establish an interim funding level based on current best estimates.

Budget Adoption Timeline

Most associations must propose and adopt a budget at least 14 days before the start of the next fiscal year. The budget must include SIRS reserve contributions at the level in the SIRS report. The association's budget must match or exceed the SIRS-recommended contribution for each component.

SPECIAL ASSESSMENTS ARE NOT A RESERVE SUBSTITUTE

A special assessment does not satisfy the annual SIRS reserve-funding requirement. Reserves must be funded through the annual budget. A special assessment levied for a structural repair that should have been reserved for may expose board members to breach-of-fiduciary-duty claims.

Financial Reporting Thresholds (FS 718.111(13))

Florida condominium associations report at the level set by annual revenue:

Revenue	Required Report
Under $150,000	Report of cash receipts and expenditures
$150,000 to $299,999	Compilation
$300,000 to $499,999	Review
$500,000 or more	Audit

Rising SIRS contributions can push associations into a higher tier; check your revenue level annually with your CPA.

Reserve Account Commingling Prohibition (FS 718.111(14))

SIRS reserve funds must be held in a separate account and cannot be commingled with operating funds or non-SIRS reserves. This is the longstanding fund-separation rule, not a new HB 1021 provision.

DBPR Reporting

Associations must file an annual report with the DBPR confirming milestone and SIRS status. Any association not in the DBPR's public database is visible to lenders, insurers, and buyers as potentially non-compliant, affecting financing and property sales.

What This Means for Your Board

Every SIRS-obligated association needs three professionals: a licensed reserve specialist for the study, a CPA for reserve account structure and financial-reporting tier review, and an attorney for budget and disclosure compliance. These reporting tiers apply to condominiums and cooperatives; a Chapter 720 HOA follows its own financial-reporting thresholds under Chapter 720, not the table on the previous page.

RELATED GUIDES IN THIS SERIES

For the reserve-funding math and a worked 5-year capital calendar, see **Reserve & Budget Planning**.

SECTION SIX

Insurance and Property Compliance

06

Milestone inspection results are now directly linked to insurance underwriting. A Phase 2 finding or a missed inspection deadline can affect coverage, premiums, and renewability.

How Milestone Inspections Affect Insurance

Florida insurers are actively reviewing milestone inspection results during underwriting. A completed Phase 1 with no adverse findings is viewed favorably. A building that has triggered Phase 2 but not commenced repairs presents elevated risk, and one with no completed inspection may face non-renewal or higher premiums at the next policy period.

Required Coverage Under Chapter 718

FS 718.111(11) requires condominium associations to maintain property and casualty insurance at replacement cost value, and separately requires **fidelity bonding** for anyone with control over association funds. Those two coverages are statutorily mandatory.

What Is Voluntary

General liability, D&O, and flood insurance are NOT statutorily mandatory. FS 718.111(11) makes these permissive: the association "may obtain" them. They remain standard practice for boards handling six or seven figures in reserves, and most Central Florida associations carry all three voluntarily. D&O is particularly important since breach-of-fiduciary-duty claims for milestone or SIRS non-compliance are an established exposure category; confirm coverage is in force if a deadline has been missed.

The Citizens Property Insurance Factor

Many Central Florida associations carry property insurance through Citizens Property Insurance Corporation, which has implemented structural inspection requirements that parallel and sometimes exceed the statutory milestones.

Fidelity and Crime Coverage

Florida Statute 718.111(11) requires condominium associations to maintain fidelity bonding for persons with control over the association's funds. Given the increased reserve balances that SIRS requirements are creating, boards should review their fidelity coverage limits against the total reserve and operating funds held by the association.

What This Means for Your Board

- Provide your milestone inspection report proactively to your broker at every renewal. Do not wait to be asked.
- Confirm property (mandatory) and fidelity bonding (mandatory) are current, then decide with your broker whether GL, D&O, and flood (all voluntary) match your risk profile.
- Review fidelity bond limits against total reserve and operating funds held. SIRS balances can significantly raise the amount at risk.

INSURANCE NON-RENEWAL IS A MATERIAL EVENT

If an association's property or liability insurance is non-renewed due to milestone non-compliance, it must disclose this to unit owners and mortgagees. Lenders may force-place insurance at the association's expense, typically at substantially higher rates than a voluntary market policy.

- [ ] Confirm property insurance (mandatory) is at current replacement cost value; construction costs have risen in Central Florida.
- [ ] Provide Phase 1 milestone report to broker before renewal. Disclose Phase 2 findings immediately.
- [ ] If your board carries D&O (voluntary), confirm the policy covers statutory compliance obligations under Chapter 718 and FS 553.899.
- [ ] Review fidelity bond limit (mandatory) against total reserve balances including the separate SIRS reserve account.
- [ ] Post current certificate of insurance on the association's website per HB 1021. Citizens policyholders: review underwriting requirements for buildings over 30 years old.

What This Means for Your Board

Completed inspections, proactive disclosure, and funded reserves equal the best underwriting position. Deferred inspections or undisclosed Phase 2 findings risk premium spikes and coverage voidance.

SECTION SEVEN

The 2026 Month-by-Month Compliance Calendar

07

Every month of 2026 carries board obligations. This section maps them in calendar order, with the statutory source for each action item.

The calendar on the following pages lists every recurring and one-time compliance action a Florida condominium or cooperative board should track in 2026. Hard statutory deadlines appear in red. All other items are recurring governance obligations that carry DBPR complaint or fiduciary exposure if missed. Dates are based on statutes in effect as of July 1, 2025 (post-HB 913). Consult your association attorney for association-specific variations.

Florida Condo Units by Decade of Construction

The pre-2000 construction surge is now aged well past the milestone and SIRS triggers.



Source: Florida Policy Project, "Future of Florida Condos" (Jan. 2025); estimates from Census and DBPR data on Florida condominium unit stock by construction decade. Units built before 1970 and after 1999 are not separately quantified in the source and are omitted here.

THE AGING CONDO STOCK BEHIND THE DEADLINES

This chart shows the estimated distribution of Florida condominium units by decade of construction. The red bar (1970 to 1989) represents approximately 540,000 units now 36 to 56 years old, all well past both the 25-year coastal and 30-year standard milestone triggers. The teal bar (1990 to 1999, approximately 275,000 units) represents buildings now 26 to 36 years old entering or recently entering milestone-inspection scope. Together, these two decades account for a substantial share of the compliance urgency in this guide.

Key takeaway: Central Florida's 1980s and 1990s condo construction surge is hitting milestone deadlines now. If your building was built between 1986 and 1996, your first milestone inspection is either past due or falls in the 2026 to 2031 window.

Source: Florida Policy Project "Future of Florida Condos" (Jan. 2025); figures are estimates from Census and DBPR data on Florida condominium unit stock by construction decade.

SECTION 7 The 2026 Compliance Calendar at a Glance

Every month below is color-coded by category: teal for structural, green for financial, gold for governance, red for insurance. Use this page as a one-glance reference; the detailed month-by-month tables with full statutory citations follow.

JAN	FEB	MAR	APR
Website docs live & current; annual meeting notice	Director certifications confirmed; SIRS status check	Milestone Phase 1 status; SIRS account separation check	Budget prep begins; reserve specialist engaged
MAY	**JUN**	**JUL**	**AUG**
DBPR portal confirmed active and current	Mid-year meeting; insurance renewal prep starts	Engineer engaged for buildings hitting 30 yrs in 2026	Proposed budget noticed (14-day minimum)
SEP	**OCT**	**NOV**	**DEC**
Budget adopted; DBPR annual report filed	Phase 2 365-day check; insurance renewal processed	Board elections; 90-day certification clock starts	Dec. 31 hard deadline (1996-cert'd buildings); reserve reconciliation

Illustrative planning grid, not an official DBPR calendar. Verify every date against your association's specific fiscal year and building history.

Deadline-Cascade: How One Missed Step Compounds

A missed March "confirm Phase 1 status" check does not stay contained to March. It cascades: no Phase 1 report means no data for the August budget notice, no document to post in the January website refresh, and no report to hand your insurance broker in October. Treat every red or teal month above as a dependency for the months after it, not an isolated task.

SECTION 7 2026 Month-by-Month Compliance Calendar (January - June)

Month	Required Action	Who / Threshold	Authority
January	Confirm all required documents are posted on association website or digital platform: declaration, bylaws, rules, SIRS, milestone report, budget, insurance cert, DBPR annual report, prior 12-month minutes. January 1, 2026 is the HB 913 full-compliance effective date for expanded posting content. Post current certificate of insurance.	Condo/co-op associations with 25+ units	HB 1021; HB 913; FS 718.111
January	Issue annual meeting notice to unit owners (minimum 14 days advance notice for most associations).	All associations	FS 718.112(2)(d)
February	Confirm each director has completed DBPR-approved educational certification within 90 days of election. An uncertified director is suspended from board service (action still valid). Confirm SIRS is on file or under contract; if not complete, engage legal counsel and reserve specialist immediately.	All associations; condo/co-op 3+ story buildings for SIRS	FS 718.112(2)(d)/FS 720.3033; FS 718.112(2)(g)
March	Confirm milestone inspection Phase 1 status. Buildings certificated on or before December 31, 1994 should have completed Phase 1 by end of 2024 or 2025. If not complete, engage engineer and contact building department now. Confirm SIRS reserves are in a separate account per FS 718.111(14).	Condo/co-op buildings 3+ habitable stories, 30+ yrs	FS 553.899; FS 718.111(14)
April	Begin preparation for next fiscal year budget. SIRS reserve contributions must be at the level in the SIRS report. Engage CPA and reserve specialist.	Associations with SIRS requirement	FS 718.112(2)(f)(g)
May	Confirm DBPR online account is active and current; SIRS and milestone filings current in the DBPR portal.	Condo/co-op associations	HB 913; FS 718.501
June	Mid-year board meeting, including the HB 913 quarterly owner Q&A period: review open action items, confirm budget tracking, review outstanding Phase 2 remediation timelines. Begin insurance renewal prep; provide milestone report and SIRS to broker at least 90 days before renewal.	All associations	FS 718.112(2)(c); HB 913; FS 718.111(11)

All dates assume a January 1 fiscal year. Verify your association's fiscal year with your governing documents. Consult your association attorney for association-specific variations.

SECTION 7 2026 Month-by-Month Compliance Calendar (July - September)

Month	Required Action	Who / Threshold	Authority
July	Buildings certificated in 1996 (reaching 30 years in 2026) must complete Phase 1 milestone inspection by December 31, 2026. If your engineer has not been engaged by July, the timeline to meet the year-end deadline is tight. Begin procurement immediately.	Buildings cert'd in 1996, 3+ habitable stories	FS 553.899
July	Update documents posted on association website for any changes adopted since January. Required documents must be updated within 30 days of any material change under HB 1021.	Condo/co-op associations with 25+ units	HB 1021 / FS 718.111
August	Propose next fiscal year budget for board review and unit owner notice. Budget must include SIRS reserve contributions at levels established by the SIRS report. Provide 14-day advance notice to unit owners before adoption.	All associations	FS 718.112(2)(f)
September	Adopt next fiscal year budget. Confirm SIRS reserve line items are separately identified and contributions match or exceed the SIRS-recommended funding level. Vote on budget adoption in a properly noticed meeting.	All associations	FS 718.112(2)(f)(g)
September	File DBPR annual report (for December 31 fiscal year associations). Confirm the report includes current SIRS and milestone inspection status. Associations not reflected in DBPR's public compliance database may face buyer financing issues for unit owners attempting to sell. Under HB 913, the annual financial report filing deadline itself is now 180 days after fiscal year end, up from 120.	Condo/co-op associations	FS 718.501; HB 913

BUDGET SEASON REMINDER: SIRS RESERVES CANNOT BE WAIVED

When preparing the fiscal year budget in August and September, confirm that SIRS reserve contributions are funded at the level specified in the SIRS report. A board cannot hold a unit owner vote to reduce or waive SIRS reserve contributions. Any budget that fails to include the SIRS-required funding level is non-compliant by statute, regardless of owner approval.

What This Means for Your Board

July through September is the most consequential quarter for financial compliance. Budget preparation, DBPR annual reporting, and the approaching December 31 milestone deadline for 1996-certificated buildings all converge in this window. Boards that have not yet retained an engineer for a 2026 milestone inspection should treat July as the last practical month to do so and still meet the December 31 statutory deadline.

SECTION 7 2026 Month-by-Month Compliance Calendar (October - December and Year-Round)

Month	Required Action	Who / Threshold	Authority
October	Review Phase 2 remediation status if applicable. Buildings that received a Phase 2 milestone report must commence repairs within 365 days of the report date. Confirm whether the 365-day deadline falls before year-end and that a remediation contract is in place.	Buildings with Phase 2 findings	FS 553.899
October	Insurance renewal review. Provide milestone inspection report and SIRS to broker. Confirm replacement cost valuation on property policy reflects current construction costs in Central Florida.	All associations	FS 718.111(11)
November	Board election season for most associations with fiscal years ending December 31. Confirm nomination and candidate certification process complies with FS 718.112(2)(d) (or FS 720.3033 for HOAs). Newly elected directors must complete DBPR certification within 90 days of election.	All associations	FS 718.112(2)(d)/FS 720.3033; HB 913
Dec. 31	**HARD DEADLINE:** Phase 1 milestone inspection must be complete for any building certificated in 1996 (reaching 30 years in 2026), or for any building the local building official has classified for the earlier 25-year coastal trigger and that reaches 25 years in 2026. If Phase 1 is not complete by December 31, 2026, the association is in statutory violation of FS 553.899.	Condo/co-op buildings cert'd in 1996 (30 yr) or classified-coastal buildings reaching 25 yrs	FS 553.899
December	Year-end reserve account reconciliation. Confirm SIRS reserve account balance reflects the full year's budgeted contribution and 2026 is tracking as the first full SIRS-funding year. Confirm account is held separately per FS 718.111(14). Document the reconciliation in board minutes.	Buildings with SIRS requirement	FS 718.111(14); FS 718.112(2)(g)
Year-Round	Respond to unit owner record requests within 5 working days. Maintain required records for minimum 7 years. Post board meeting notices at least 48 hours in advance. Document all board actions in minutes approved at the next board meeting.	All associations	FS 718.111(12); FS 718.112

"A willful and knowing failure to complete the structural integrity reserve study or the milestone inspection when required is considered an automatic breach of a board officer's and director's fiduciary relationship to the unit owners."

Florida SB 154 (2023), codified at FS 718.112(2)(g)10 and (h). Consult your association attorney for the full statutory text and applicability to your association.

Why This Page Matters

Every action item in the calendar tables in this section traces back to this single sentence. A missed deadline is not just a paperwork lapse; under SB 154, it converts into a personal fiduciary exposure for every sitting director. Treat the calendar as risk management, not just recordkeeping.

SECTION EIGHT

Penalties for Non-Compliance

08

Missing a milestone or SIRS deadline is not a paperwork problem. It carries fines, fiduciary liability, occupancy risk, and insurance exposure.

DBPR Fines

The DBPR's Division of Condominiums, Timeshares, and Mobile Homes may levy fines up to $5,000 per violation against associations that willfully refuse to comply with Chapter 718 requirements. A complaint filed by any unit owner triggers an investigative file within 30 days, and the DBPR can subpoena records, compel testimony, audit bank accounts, and petition circuit courts for enforcement orders.

Fiduciary Liability for Board Members

Under SB 154 (2023), codified at FS 718.112(2)(g)10 and (h), willful and knowing failure to complete a milestone inspection or fund a SIRS constitutes an automatic breach of the board officer's and director's fiduciary duty to unit owners. This is a statutory determination, not a judgment call. Unit owners may sue individual directors personally, and D&O coverage, if carried, may not apply if the conduct is found willful.

Insurance Non-Renewal

As discussed in Section 6, a failed or missing milestone inspection is now an active underwriting factor for Florida condominium property insurers. Non-renewal due to structural non-compliance is a material event that must be disclosed to mortgagees and may trigger force-placed coverage at substantially higher rates.

Local Government Enforcement and Occupancy Risk

Local building departments, not the DBPR, enforce the FS 553.899 milestone inspection deadlines. Cities and counties can issue fines for non-compliance, restrict occupancy of units in a non-compliant building, or in extreme cases order evacuation of the structure. These actions have happened in Florida in the years since SB 4-D was enacted.

Unit Owner Litigation

Beyond DBPR complaints, unit owners have direct rights of action in Florida courts against associations and individual board members for breach of fiduciary duty under FS 718.111. A board that skips a required inspection or reserve study, then assesses owners for the consequences, invites exactly that challenge, and SB 154 makes the underlying failure a personal one for directors.

What This Means for Your Board

The legal exposure from milestone and SIRS non-compliance is personal. It extends to individual directors, not just the association as an entity. The best defense is documented, timely action: engage qualified professionals, complete required inspections and studies on schedule, fund reserves at the required level, and document every board decision with a resolution and supporting rationale in the minutes.

RELATED GUIDES IN THIS SERIES

For the full milestone-and-SIRS liability picture with a real Central Florida assessment case, see **Milestone Inspection & SIRS**. For how to vet a contractor before signing repair work, see **Contractor Vetting**.

Penalty Quick-Reference Table

Violation	Consequence	Authority	Cure Window
Missed milestone Phase 1 deadline	Local building official fines, occupancy restriction, or evacuation order	FS 553.899	Varies by local building department; act immediately, no statutory grace period
Missed Phase 2 365-day remediation start	Local enforcement action; occupancy risk escalates	FS 553.899	365 days from Phase 2 report date, no extension in statute
Willful failure to complete/fund SIRS	Automatic fiduciary breach; DBPR fine up to $5,000/violation; personal director liability	SB 154; FS 718.112(2)(g)10, (h)	None; correct immediately and document good-faith remediation
Director uncertified past 90 days	Director suspended from board service until certified (board actions remain valid)	FS 718.112(2)(d)/FS 720.3033	Complete DBPR-approved course, then reinstated
Required documents not posted (25+ unit condo/co-op)	DBPR complaint investigation; possible fine	HB 1021	Post within 30 days of the triggering change; correct on discovery
Records request unanswered	DBPR complaint; 10-working-day mark triggers a willful-noncompliance presumption	FS 718.111(12)	5 working days from request; do not wait for the 10-day presumption mark
Willful Chapter 718 non-compliance (general)	DBPR fine up to $5,000 per violation, possible legal-fee reimbursement order	FS 718.501	Corrective action plus documentation of the fix

Editorial fact-check, not legal advice. Confirm current fine amounts and cure windows with your association attorney; DBPR rulemaking can adjust specifics.

Who Files What

Compliance filings get missed most often when the board assumes someone else is handling them. This table names the default filer, recipient, and frequency for the core compliance filings covered in this guide.

Filing	Filed By	Filed With	Frequency
Milestone Phase 1/Phase 2 report	Licensed engineer or architect, on behalf of the association	Local building official	Every 10 years (30-yr or classified-coastal 25-yr cycle)
SIRS	Licensed engineer or architect, on behalf of the association	Association's own records; DBPR portal status	Every 10 years
DBPR annual report	Board (often via CAM or attorney)	DBPR Division of Condominiums	Annually
Financial report (per revenue tier)	CPA	Association records; available to owners on request	Annually
Director educational certification	Individual director	DBPR-approved provider; certificate filed in association records	Within 90 days of election/appointment
Website/document posting (25+ units)	Board or CAM	Association website or secure digital platform	Ongoing, updated within 30 days of change

CAUTIONARY CASE

Crestview Towers, North Miami Beach

In July 2021, just days after the collapse of Champlain Towers South in Surfside, the city of North Miami Beach ordered the immediate evacuation and closure of Crestview Towers, a 10-story, 156-unit condominium building originally built in 1972. The evacuation was ordered after an engineering report commissioned by the association's own board concluded that the building was structurally and electrically unsafe. The report cited concrete spalling, signs of moisture infiltration on balcony slabs, and deteriorating surface conditions that had been observable for years.

More than 300 residents were displaced and remained out of their homes for nearly four years. Over that period, the association was required to complete extensive structural and electrical repairs, secure multiple rounds of permit approvals, and pass repeated city inspections before residents were cleared to return in March 2025. The cost of those repairs, the years of displacement, and the loss of property value during that period represented the compounded consequence of deferred maintenance and deferred reserves that did not keep pace with the building's aging concrete and electrical infrastructure.

The building's condition was visible before the collapse in Surfside forced the city's hand. The Crestview Towers story illustrates that the compliance framework created by SB 4-D was designed specifically to surface exactly this kind of deferred deterioration before it reaches a crisis. A completed milestone inspection in 2021 would have triggered the same Phase 2 process, but under controlled conditions and on a planned timeline rather than an emergency evacuation order.

Sources: Local10.com (Feb. 2021, Feb. 2024); NBC Miami (July 2021); CBS Miami (March 2025); City of North Miami Beach official news release, Crestview Towers Condominium. Note: Crestview Towers is a South Florida example used for educational purposes. ESS operates in Central Florida and does not service South Florida projects.

THE PATTERN IS PREDICTABLE

Crestview Towers is not unique. In nearly every case of emergency evacuation or structural failure in Florida condominium buildings, investigators find years of deferred maintenance, underfunded reserves, and inspection reports that flagged deterioration without triggering action. SB 4-D exists because the legislature concluded that voluntary maintenance was not sufficient. The compliance calendar in Section 7 is the mechanism for breaking that pattern at your property.

SECTION NINE

How ESS Fits and What to Do Next

09

When a milestone inspection or SIRS identifies structural repairs, waterproofing remediation, or concrete restoration, that work needs a contractor who can actually execute it. That's where ESS comes in.

What ESS Self-Performs

- **Concrete restoration:** Balconies, walkways, columns, parking decks, pool decks.
- **Stucco and envelope:** Spalling stucco, substrate repair, finish coat, patch-and-paint programs.
- **Waterproofing:** Balcony membranes, deck coatings, sealants, joint caulking.
- **Structural concrete:** Post-tension slab repairs, beam and column restoration.
- **Site work:** Flatwork, curb and gutter, pavement repair, drainage improvements.

ESS self-performs nearly all structural trades in house: one contractor, one schedule, one contract for the repair scope your engineer identifies.

How Boards Engage ESS

Most associations contact us after a milestone Phase 1 or Phase 2 report, or after a SIRS identifies a concrete or envelope component with deferred maintenance. We provide a complimentary on-site inspection and a specific proposal with a real number. We build the scope directly from the engineer's report findings.

The Compliance Connection

ESS does not perform milestone inspections and does not prepare SIRS reports. ESS executes the repair scope those licensed professionals identify. The chain: milestone inspection finds deterioration, Phase 2 confirms extent, SIRS establishes reserve funding, ESS performs the physical repair work.

Boards that complete the inspection and study but defer the actual repairs are the ones who end up with emergency conditions and emergency pricing.

Request a Complimentary On-Site Inspection

Contact us if your association has milestone findings or SIRS-identified deferred maintenance on concrete, stucco, or waterproofing. No commitment required. We serve Central Florida HOA and condominium communities.



Gavin Sederopoulos
Vice President of Sales
FL CGC1533292
Office (407) 744-9122 | elementbiz.com



ESS crew building formwork ahead of a concrete pour on a Central Florida structural repair.



Setting and finishing concrete: the physical repair work a milestone or SIRS finding leads to.



Site work at a Central Florida HOA or condominium community: the follow-through after the paperwork is filed.

Board-Responsibility RACI

Compliance obligations get missed most often when it is unclear who owns a task. Use this RACI to assign every recurring duty in this guide: **R** = Responsible (does the work), **A** = Accountable (answers for it), **C** = Consulted, **I** = Informed.

Task	Board	CAM	Engineer	CPA/Attorney	Contractor (ESS)
Milestone inspection scheduling	A	R	R	I	I
SIRS commissioning	A	R	R	C	I
Reserve funding / budget	A	C	I	R	I
Website/document posting	A	R	I	I	I
DBPR annual filing	A	R	I	C	I
Director certification tracking	R	A	I	I	I
Records request response	A	R	I	C	I
Repair scope and execution	A	C	C	I	R

This RACI is a planning template. Actual authority and delegation vary by association bylaws and management contract; confirm with your governing documents.

BOARD TOOL A

2026 Board Compliance Calendar: Quick Reference

Tool A: 2026 Monthly Compliance Snapshot

Use this as a one-page prompt for each monthly board meeting agenda to confirm no compliance action has been missed.

Month	Action Item	Authority
Jan	Website document posting live and current; insurance cert posted; annual meeting noticed	HB 1021; FS 718.112
Feb	Director certifications confirmed for all seated directors; SIRS status confirmed	FS 718.112(2)(d); HB 913
Mar	Milestone inspection Phase 1 status confirmed; SIRS reserve accounts verified as separate	FS 553.899; FS 718.111(14)
Apr	Budget preparation begins; reserve specialist engaged for SIRS contribution update	FS 718.112(2)(f)
May	DBPR online account confirmed active; SIRS and milestone filings current in DBPR portal	HB 913; FS 718.501
Jun	Mid-year board meeting including HB 913 owner Q&A; insurance renewal prep begins; Phase 2 remediation clocks reviewed	FS 718.112(2)(c); HB 913
Jul	Milestone inspection engineer engaged for any building reaching 30 years in 2026	FS 553.899
Jul	Website documents updated for any material changes since January	HB 1021
Aug	Proposed budget noticed to unit owners (at least 14 days before adoption)	FS 718.112(2)(f)
Sep	Budget adopted; SIRS reserve contributions confirmed; DBPR annual report filed	FS 718.112; HB 913
Oct	Phase 2 remediation 365-day deadline checked; insurance renewal processed	FS 553.899; FS 718.111
Nov	Board elections; new directors notified of 90-day certification requirement	FS 718.112(2)(d)
Dec 31	**HARD DEADLINE:** Phase 1 milestone inspection due for buildings cert'd in 1996 (30 yr) or buildings the local official has classified for the 25-yr coastal cycle reaching that age in 2026	FS 553.899
Dec	Year-end SIRS reserve account reconciliation; confirm 2026 as the first full SIRS-funding year; document in board minutes	FS 718.111(14); FS 718.112

This tool is a reference prompt only. It does not constitute legal advice and does not account for association-specific fiscal years, governing document variations, or legislative changes after July 1, 2025. Consult your association attorney for your specific compliance calendar.

Tool B: Milestone Inspection and SIRS Deadline Calculator Worksheet

Fill in your building's certificate of occupancy date to identify your milestone inspection and SIRS deadlines. The worked example uses a building certificated January 15, 1994.

Worked Example: Building Certificated January 15, 1994

Certificate of occupancy date	**Jan. 15, 1994**	*From the building's original C.O. document*
30-year milestone trigger date	**Jan. 15, 2024**	*C.O. date + 30 years*
Deadline for Phase 1 completion	**Dec. 31, 2025**	*Buildings reaching 30 years between Jul. 2022 and Dec. 2024 had a Dec. 31, 2025 statutory deadline under SB 4-D*
Has the local building official classified this as a coastal building?	**No**	*If yes, replace 30-year trigger with 25-year trigger above; no fixed-mileage test applies*
Next milestone inspection due	**Dec. 31, 2035**	*First completed inspection (2025) + 10 years = 2035*
SIRS completion deadline	**Dec. 31, 2025 (passed)**	*Unit-owner-controlled associations per HB 913; if not yet complete, the association is non-compliant now*
SIRS renewal due	**Dec. 31, 2035**	*SIRS renewal required every 10 years*

Your Building's Worksheet

Certificate of occupancy date	_____	*From the building's original C.O. document*
30-year milestone trigger date	_____	*C.O. date + 30 years*
Statutory deadline for Phase 1 completion	_____	*Dec. 31 of the trigger year (see Section 2 for transition-period rules)*
Classified as a coastal building by your local building official?	_____	*If yes, use 25-year trigger instead of 30-year; ask your building department, no mileage test*
25-year coastal trigger date (if applicable)	_____	*C.O. date + 25 years*
Phase 1 inspection completed?	_____	*Y / N / Scheduled date*
Phase 2 required? (if yes, date of Phase 2 report)	_____	*365-day remediation clock begins on report date*
365-day remediation deadline (if Phase 2)	_____	*Phase 2 report date + 365 days*
SIRS completed? (unit-owner-controlled deadline was Dec. 31, 2025)	_____	*Y / N / Scheduled date; if N, this is a current compliance gap, not a future one*
SIRS reserve contribution (annual, per component)	_____	*From SIRS report funding schedule; 2026 is the first full funding year*

> Planning tool only. Actual deadlines vary by coastal classification, fiscal year, and local variance. Verify with a licensed engineer and attorney. Condo/co-op only; a Ch. 720 HOA has no milestone or SIRS obligation.

Tool C: Board Annual Compliance Requirements Checklist

Review this checklist at each year-end board meeting. Every item carries a statutory obligation. Items without a checkmark should be addressed before the fiscal year closes.

Structural Inspection and Reserve Study

- [ ] Confirmed building's milestone inspection status and deadline for current fiscal year
- [ ] Phase 1 inspection completed (if deadline falls in current year) and report filed with local building official
- [ ] Phase 2 inspection completed (if triggered) and remediation plan in place with 365-day clock tracked
- [ ] SIRS on file or contracted; study is not more than 10 years old
- [ ] SIRS filed with DBPR and association's DBPR online account shows current status
- [ ] SIRS reserve accounts maintained in a separate account per FS 718.111(14)

Governance and Administration

- [ ] Annual meeting of membership held with proper notice (minimum 14 days for most associations)
- [ ] Board election conducted per FS 718.112(2)(d); results recorded in minutes
- [ ] All newly elected/appointed directors completed DBPR certification within 90 days of election, or are correctly shown as suspended from board service pending certification
- [ ] All board meeting minutes approved at subsequent meetings and filed in association records
- [ ] Unit owner record requests responded to within 5 working days
- [ ] Required records maintained for minimum 7 years per FS 718.111(12)
- [ ] Quarterly board meetings held with a dedicated owner Q&A period per HB 913

Tool C (continued): Financial and Insurance

Financial and Reserve

- [ ] Annual budget adopted with proper notice; SIRS reserve contributions at SIRS-recommended levels
- [ ] Annual financial statements prepared at required level (audit $500K+, review $300-499K, compilation $150-299K, cash report under $150K)
- [ ] Annual financial report filed within 180 days of fiscal year end per HB 913
- [ ] DBPR annual report filed; association confirmed in DBPR's public compliance database
- [ ] Fidelity bond limit (mandatory) reviewed against total funds under association control (including SIRS reserves)

Insurance

- [ ] Property insurance (mandatory) policy renewed at replacement cost value per FS 718.111(11)
- [ ] Fidelity bond (mandatory) coverage confirmed at sufficient limit
- [ ] If carried voluntarily, general liability and D&O coverage confirmed; D&O covers statutory compliance obligations
- [ ] Current certificate of insurance posted on association website per HB 1021
- [ ] Milestone inspection report and SIRS provided to insurance broker at renewal

> This checklist is a reference tool and does not account for all statutory obligations applicable to every Florida condominium or cooperative association. Applies to Ch. 718/719 condominiums and cooperatives; a Chapter 720 HOA does not carry the milestone/SIRS lines above. Consult a licensed Florida association attorney to confirm the full scope of your association's annual requirements.

Tool D: Website and Document Posting Checklist (HB 1021 base requirement, HB 913 posting-content expansion)

Required for condominium and cooperative associations with 25 or more units. Use this checklist to confirm all required documents are posted and current. Documents must be updated within 30 days of any material change.

Governing Documents

- ☐ Recorded declaration of condominium and all recorded amendments
- ☐ Recorded bylaws and all recorded amendments
- ☐ Current rules of the association (including all amendments adopted by the board)
- ☐ Articles of incorporation (if association is incorporated)

Structural Inspection and Reserve Documents

- ☐ Most recent milestone inspection Phase 1 report (if applicable to your building)
- ☐ Most recent milestone inspection Phase 2 report (if Phase 2 was triggered)
- ☐ Most current Structural Integrity Reserve Study (if applicable to your building)
- ☐ Any remediation plan or repair contract related to milestone findings (Phase 2 buildings)

Financial Documents

- ☐ Current fiscal year adopted budget (including SIRS reserve line items)
- ☐ Most recent audited, reviewed, or compiled financial statements (per revenue threshold)
- ☐ Most recent DBPR annual report filed by the association

Tool D (continued): Insurance, Meetings, Platform

Insurance

- [ ] Current certificate of insurance for all association policies (property and fidelity mandatory; liability and D&O if voluntarily carried)
- [ ] Summary of current coverage limits

Meeting Records

- [ ] Board meeting minutes from the prior 12 months (all approved minutes)
- [ ] Annual meeting minutes from the most recent annual membership meeting
- [ ] Notices for upcoming board meetings posted at least 48 hours in advance

Posting Platform Requirements

- [ ] Website or secure digital platform is active and accessible to unit owners
- [ ] Access credentials provided to all current unit owners
- [ ] Platform updated within 30 days of any material document change
- [ ] Association's DBPR online account is active and linked to current filing status

> This checklist reflects the base website-posting mandate created by HB 1021 (2024), with HB 913 (2025) expanding what must be posted (minutes/video links, 30-day timeliness) effective July 1, 2025, and full posting compliance expected by January 1, 2026. Associations with 24 or fewer units are not subject to the website posting requirement but remain subject to all inspection, reserve, and reporting obligations. A Chapter 720 HOA is not subject to this posting mandate.

Tool E: Director Education and Certification Tracker

Maintain one row per board director. Florida law requires newly elected or appointed directors to complete a DBPR-approved educational certification within 90 days of taking office. A director who does not certify in time is suspended from board service until certified; this does not invalidate board actions taken during the suspension. Keep this log in the association's permanent records.

Director Name	Position	Election / Appointment Date	90-Day Certification Deadline	Certification Course Completed	Course Provider / Date	Certificate Filed in Records?

How to Complete the Certification Requirement

- The DBPR Division of Condominiums, Timeshares, and Mobile Homes maintains a list of approved educational providers on its website at condos.myfloridalicense.com.
- Course completion certificates should be retained in the association's records for the duration of the director's term and for a minimum of 7 years after the director leaves the board.
- Directors who hold a current certificate from a prior term do not need to re-certify upon re-election to the same position; however, continuing education requirements may apply under HB 913 rulemaking. Verify with your association attorney.
- The 90-day clock begins on the date of election or appointment, not on the date of the first board meeting attended.

Common Mistake to Avoid

Many boards treat director education as a procedural formality and do not track it systematically. In a DBPR complaint or a unit-owner lawsuit, the absence of certification records for seated directors is evidence of governance non-compliance. Maintain this log and file the certificates. It takes minutes to do and can matter significantly in a dispute.

The DBPR-approved course list and continuing education requirements may be updated by rulemaking. Verify current requirements at condos.myfloridalicense.com or with a licensed Florida community association attorney. This tracker does not constitute legal advice.

Tool F: Compliance Gap Self-Audit

Run this audit at the start of each calendar year and after any board transition. A "No" answer in any row is a compliance gap that should be addressed with your association attorney and appropriate professionals within 30 days.

Compliance Question	Yes / No	Action if No
Has your building's C.O. date been confirmed and milestone inspection eligibility determined?		Obtain C.O. from county records; engage engineer
Is Phase 1 milestone inspection complete (or not yet required for your building)?		Engage licensed FL engineer or architect immediately
If Phase 2 was triggered, is remediation underway within the 365-day window?		Contact local building department and legal counsel immediately
Is a current SIRS on file (unit-owner-controlled deadline was Dec. 31, 2025 per HB 913, a date that has passed)?		Engage licensed reserve specialist; obtain legal counsel immediately, this is a current gap
Are SIRS reserves funded at SIRS-recommended levels and held in a separate account (FS 718.111(14))?		Revise budget; restructure accounts with CPA and bank
Is the DBPR online account active and current (required by Oct. 1, 2025)?		Register at condos.myfloridalicense.com; obtain counsel if past deadline
Are all required documents posted on the association's website or digital platform (HB 1021 base mandate, required Jan. 1, 2026 for full compliance)?		Establish platform; post all required documents immediately
Do all seated directors have current DBPR educational certification on file?		Uncertified directors are suspended from board service; complete course within 90 days of election
Has the annual budget been adopted with SIRS reserve contribution line items?		Place budget amendment on next properly noticed board meeting agenda
Has the annual financial statement (audit/review/compilation) been completed?		Engage CPA immediately; past-due financials increase DBPR complaint risk
Has property insurance been renewed at replacement cost value, and has the milestone report and SIRS been provided to the broker?		Contact broker; provide milestone report and SIRS; disclose Phase 2 findings

This audit covers primary compliance categories under FS 553.899 and FS 718.112. It is not exhaustive. Every "No" answer should be discussed with a licensed Florida community association attorney before corrective action. This guide does not constitute legal advice.

Tool G: County Recertification Quick-Check (Central Florida Focus)

Milestone inspection is a state mandate, but several Central Florida counties and cities also run their own older building recertification or safety-inspection programs layered on top. Confirm your building's status with the local program below in addition to the statewide FS 553.899 milestone requirement.

Jurisdiction	Local Program to Check	Where to Confirm
Orange County	Building safety and unsafe structures program; confirm any local recertification overlay beyond FS 553.899	Orange County Building Safety Division
Seminole County	Local building department milestone-tracking process	Seminole County Building Division
City of Orlando	Municipal building safety program within Orange County	City of Orlando Permitting Services
Osceola County	Local building department milestone-tracking process	Osceola County Building Department
Lake County	Local building department milestone-tracking process	Lake County Building Services

Miami-Dade and Broward Counties run the state's longest-standing local recertification programs (40-year and periodic recertification), which predate and run alongside SB 4-D's statewide milestone mandate. They are cited here only as a reference example; ESS does not operate in South Florida.

> Local program names, thresholds, and fee schedules change. This tool tells you which department to call; it does not substitute for direct confirmation with your local building official. Applies to condominium and cooperative buildings; Ch. 720 HOAs do not have a milestone obligation to layer a local program onto.

ELEMENT SERVICE SOLUTIONS

Florida Certified General Contractor | CGC1533292 | Central Florida

Complimentary On-Site Inspections for HOA and Condo Communities

If a milestone inspection, SIRS, or board audit has identified concrete deterioration, stucco damage, waterproofing failures, or structural envelope issues at your community, contact ESS for a complimentary on-site inspection and a specific proposal with a real number. We self-perform nearly all structural trades in house, serving Central Florida associations from a single contractor relationship.

Gavin Sederopoulos, Vice President of Sales
Office (407) 744-9122 | elementbiz.com

Key Sources

Florida Statute 553.899 (Milestone Inspections) - 2025 Florida Statutes, leg.state.fl.us | Florida Statute 718.112(2)(g) (SIRS requirements, including the seven named components plus $25,000 catch-all) - 2025 Florida Statutes | Florida Statute 718.111(13) (financial reporting tiers) and 718.111(14) (reserve fund separation) | Florida Statute 718.111(11) (mandatory property and fidelity coverage; voluntary GL/D&O/flood) | Florida Statute 718.111(12) (5-working-day records response, 7-year retention) | Senate Bill 4-D (2022), enacted May 26, 2022, codified at FS 553.899 and 718.112(2)(g) | Senate Bill 154 (2023), fiduciary-breach clause at FS 718.112(2)(g)10 and (h) | House Bill 1021 (2024), 25-plus-unit website/document posting base mandate | House Bill 913 (2025), effective July 1, 2025: habitable-stories clarification, unit-owner-controlled SIRS extension to Dec. 31, 2025, posting-content expansion, DBPR portal registration by Oct. 1, 2025, 120-to-180-day financial report deadline, quarterly owner Q&A meetings, 3-to-7-day rescission period, 10-year revoked-CAM ban, majority-owner-vote SIRS pause/reduce through Dec. 31, 2028 - flsenate.gov | Senate Bill 948 / Ch. 2025-166, flood-history disclosure, effective Oct. 1, 2025 | HB 657 and SB 822/HB 465 (2026 session, both died, not enacted) | DBPR Division of Condominiums, Timeshares, and Mobile Homes - condos.myfloridalicense.com | Florida Policy Project, "The Future of Florida Condos: Facts and Statistics" (January 2025) | Local10.com, NBC Miami, and CBS Miami, Crestview Towers evacuation and re-occupancy coverage (2021 to 2025)

Disclaimer: This guide is a general educational resource for Florida condominium and cooperative association boards and community association managers. It does not constitute legal, engineering, financial, or professional advice. Statutory requirements are subject to legislative change and DBPR rulemaking after the publication date of June 2026. Always consult a licensed Florida attorney and a licensed professional engineer before making compliance decisions specific to your association. Element Service Solutions is a licensed Florida general contractor (CGC1533292) and does not provide legal, engineering, or financial advisory services.

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