



Florida Legislative Update 2025 – A Dual Perspective

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A very special thanks for the contributions and valued assistance in the preparation of the bill summaries by:

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With assistance from

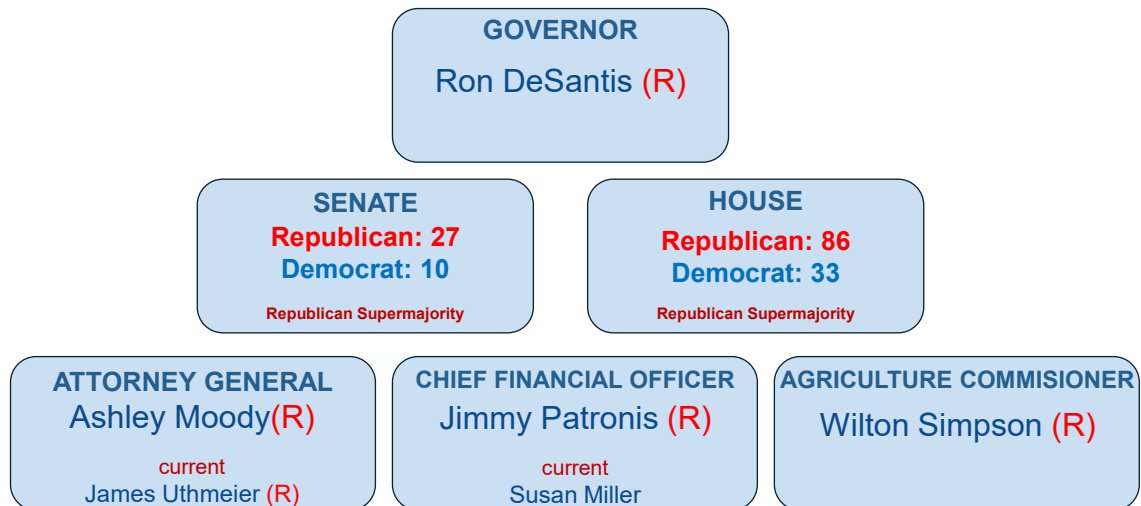
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Session Overview & Post-election Changes

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State Government Trifecta



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PARTY CHANGES

HD 101

Rep. Hilary Cassel

From **D** to **R**

HD 64

Rep. Susan Valdes

From **D** to **R**

SD 37

Sen. Jason Pizzo

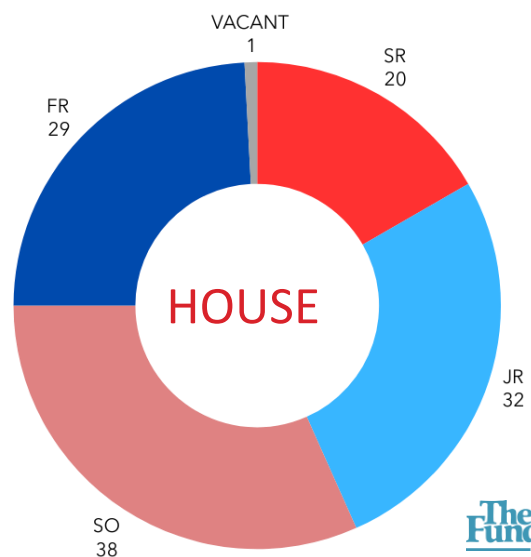
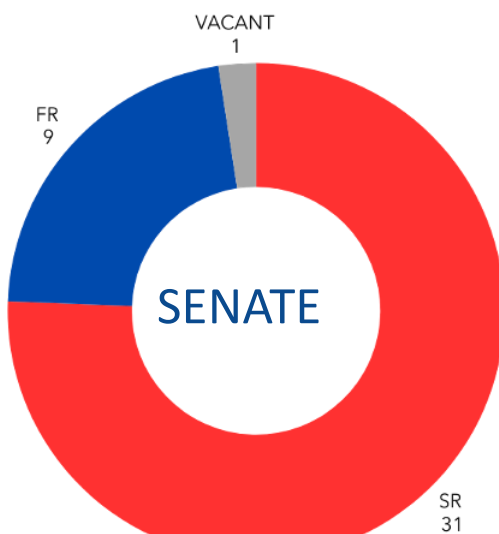
From **D** to **NPA**

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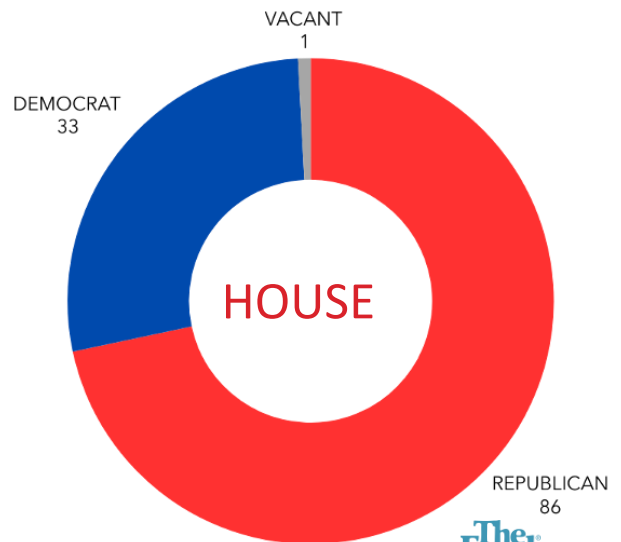
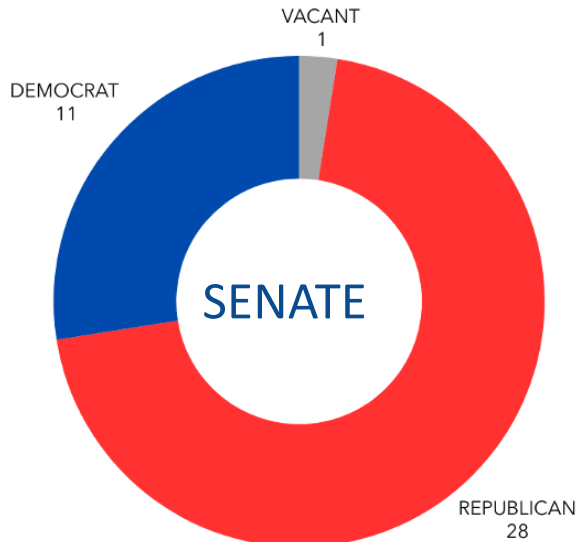
CLASS SIZES



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PARTY SPLIT



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EOG / CABINET CHANGES

LT. GOVERNOR

Jeanette Nuñez

Appointed as FIU's President

CHIEF FINANCIAL OFFICER

Jimmy Patronis

Elected to CD 1 Rep. Gaetz's Seat

GOV. CHIEF OF STAFF

James Uthmeier

Appointed to Attorney General

ATTORNEY GENERAL

Ashley Moody

Appointed to Sen. Rubio's Seat

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SENATE VACANCIES

SD 19 - OPEN

Sen. Randy Fine

Elected to CD 6 Con. Waltz's Seat

(Waltz was appointed National Security Advisor)

SD 15 - OPEN

Sen. Geraldine Thompson
(Passed Away)

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HOUSE VACANCIES

HD 3 - OPEN

Rep. Joel Rudman

Ran for CD 1 Rep. Gaetz's Seat

HD 32 - OPEN

Rep. Debbie Mayfield

Running for SD 19 Sen. Fine's Seat

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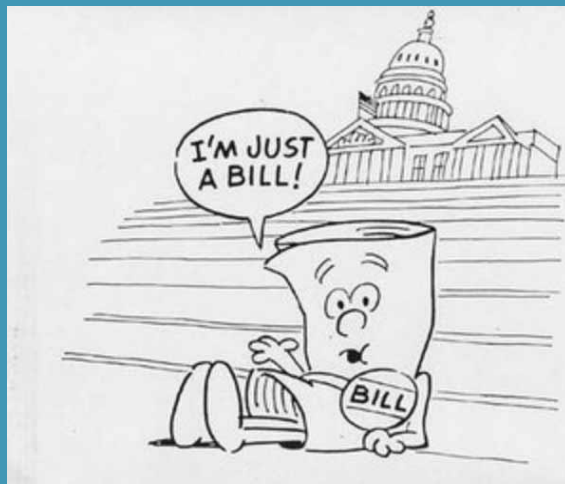
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RISING ISSUES

- Condominiums
- Housing Affordability
- Property Taxes
- Insurer Accountability
- Resiliency/Storm Prep-Response-Recovery

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2025 BILLS OF INTEREST



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HB 913 COMMUNITY ASSOCIATIONS

“Condo 4.0”

by Vicki Lopez (R-Miami)

Original Bill:

- Lowers voting threshold for special assessments
- Allows pooling of reserves
- Termination authorized - less than 100%
- SIRS Compliance prior to Citizens insurability
- Allows loans and LOC without a vote
- Establishes conflict of interest provisions



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SB 1742 COMMUNITY ASSOCIATIONS

by Jennifer Bradley (R-Fleming Island) –
incorporated into HB 913

Original Bill:

- Permits 2-year delay in funding reserves
- Allows use of LOC in lieu of maintaining reserves
- Revises condo disclosures in sales contracts
- Establishes elaborate investment policy for association funds
- Repeals the retroactive application of Condo 3.0 amendments-reversing the “Icon Brickell fix” of 2024

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“CONDO 4.0” – WHERE DO WE STAND?

Final Version – Engrossed Amendment (1st)

- Transparency
- Vertical Subdivisions – Condos within a portion of larger building or multiple parcel building
- Financial Flexibility
- Milestone Inspections
- Structural Integrity Reserve Studies
- Reserves
- Conflicts of Interest



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Provisions Related to Transparency

- Association website must include all approved BOD minutes over the preceding 12 months
- Association can fund reserves related to structural integrity with assessments, special assessments, a line of credit and loans. Information must be included in the association's annual financial statement
- Purchaser's 3-day right of rescission for sale by unit owners is extended to 7 days

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Vertical Subdivisions

Condominiums Within a Portion of a Larger Building or Multiple Parcel Buildings

- Owner of a portion of a building that is not subject to the condominium form of ownership must provide the association annually, with a report detailing all costs for maintaining and operating the shared facilities
- Must include receipts and invoices

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Financial Flexibility: Lengthening the Runway

- Milestone inspections (MI) and Structural Integrity Reserve Study (SIRS) narrowed to buildings 3 habitable stories or more. Previously applied to buildings 3 stories or more, habitable or otherwise
- SIRS deadline extended to December 31, 2025
- For budgets adopted on or before December 31, 2028, unit-owner controlled associations can pause or reduce reserve contributions for 2 consecutive annual budgets to fund MI repairs
- Associations that have completed their milestone inspection can delay SIRS for 2 consecutive budget years to prioritize repairs and maintenance
- Four-family dwellings with 3 or fewer habitable stories above ground exempt from the SIRS requirements

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Reserves

- Requires that SIRS include, at a minimum, a reserve “baseline” funding plan that ensures the reserve cash balance stays above zero
- Allows reserve funds to be invested in certificates of deposit or deposits in banks and credit unions
- Increases the monetary threshold for non-structural reserve items; roof replacement, painting, resurfacing, and any other item – from \$10,000 to \$25,000 (indexed for inflation). These non-structural reserves can be waived

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Condo 3.0 vs. 4.0 718.407(1) F.S.

3527 Section 31. The amendments made to ss. 718.103(14) and
 3528 718.202(3) and 718.407(1), (2), and (6), Florida Statutes, as
 3529 created by this act, may not ~~are intended to clarify existing~~
 3530 ~~law and shall~~ apply retroactively and shall only apply to
 3531 condominiums for which declarations were initially recorded on
 3532 or after October 1, 2024. ~~However, such amendments do not revive~~
 3533 ~~or reinstate any right or interest that has been fully and~~
 3534 ~~finally adjudicated as invalid before October 1, 2024.~~

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MY SAFE FLORIDA CONDO PILOT

HB 393 by Rep. Vicki Lopez (R – Miami)

SB 592 by Sen. Tom Leek (R- St. Augustine)

Grant Program
2:1 match
State:Association

\$175k Per
Association (2024
funds depleted in 3
days)

Must have
Milestone
Inspection
completed

75% Unit owner
approval required
(down from 100%)

Roof covering
replacement is
eligible for funding

Windows must be
common elements

Mitigation
improvements
MUST qualify for
insurance discounts

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MY SAFE FLORIDA HOME TRUST FUND

HB 851 by Rep. LaMarca (R- Ft. Lauderdale)
SB 1466 by Sen. DeCigle (R - St. Petersburg)



Funded with sales tax revenue (\$630mm appropriated since 2022)



Match is 2:1 up to \$10k (except low-income Floridians)



Single-family homes and townhomes



Trust provides a predictable funding stream for the grant program



Appropriations in Special Session ?

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HOUSING AFFORDABILITY - ADUs

- **SB 1730** – Sen. Calatayud (Miami)
- **HB 247**– Rep. Conerly (Lakewood Ranch)
- **SB 184**– Sen. Gaetz (Pensacola)
- **HB 943**– Rep. V. Lopez (Miami)



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PROPERTY INSURANCE

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FLORIDA PROPERTY INSURANCE REFORMS

Repeal of one-way attorneys fees and AOB:

- New capital (12)
- Citizens DePoP
- Reinsurance
- Litigation
- Rates

Insurer accountability measures



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MAKING IT RAIN

Reintroduction of prevailing party attorneys' fees in property insurance litigation



- HB 1551 – Attorney Fees in Insurance Matters
- SB 426 – Attorney Fees in Insurance Matters
- HB 947 – Evidence of Damages in Personal Injury Actions
- SB 554 – Insurance Practices
- SB 832 – Former Phosphate Mines

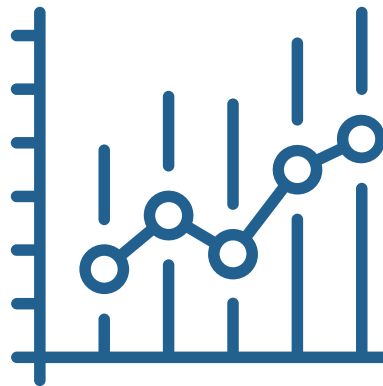
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CITIZENS INSURANCE

HB 705 – by Rep. Jose Alvarez (Kissimmee)
SB 1448 – by Sen. Nick DiCeglie (St. Petersburg)

- Policyholders to pay “actuarially sound” rates
- Removes existing rate increase glideslope within 5 years



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EMERGENCY PREPAREDNESS, RESPONSE, and RECOVERY



SB 180 – by Sen Nick DiCeglie (R – St. Petersburg)
HB 1535 – by Rep Fiona McFarland (R – Sarasota)

“A local government that is participating in the National Flood Insurance Program may not adopt or enforce an ordinance for substantial improvements or repairs to a structure which includes a cumulative substantial improvement period.”

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FLOOD DISCLOSURE

SB 948 by Sen. Jennifer Bradley (R-Fleming Island)
HB 1015 by Rep. Christine Hunschofsky (D-Parkland)

Expands to

Landlords and Developers

Co-op and Mobile Home Parks

- Flood disclosure required
- Residential property
- At or before contract – statement if insurance doesn't include flood coverage
- Disclosure set forth in statute



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OTHER INTERESTING BILLS



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ELECTRONIC DELIVERY OF NOTICES LANDLORD/TENANT

Chapter 2025-16 (HB 615) by Rep. Esposito (R-Ft Myers)

- Allow landlords and tenants to send and receive legal notices by email — but only if both parties agree in writing through a specific lease addendum
- Parties can revoke
- Notices considered delivered when sent, unless the message is undeliverable
- Sender must retain a copy of the email



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LIMITED LIABILITY COMPANIES “Series LLC”

SB 316 by Sen. Lori Berman (D-Boynton Beach)

- Prior to this Bill, Florida did not recognize the Series LLC
- Amends Chapter 605 to create a Series LLC under FL law
- Adopts provisions relating to the conduct of business in FL by a foreign series LLC, including certificates of authority to transact business and identifying the person with authority to manage the foreign series LLC and each protected series

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CUSTOMARY USE OF BEACHES

SB 1622 – by Sen Jay Trumbull (R – Panama City)

HB 6043 – by Rep Andrade (R – Pensacola)

- Repeals s. 163.035, F.S., which created the process local governments must use to establish a “recreational customary use” of beach
- Repeals legislation that may have unfairly targeted one County’s ordinance



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COMMERCIAL PROPERTY - SQUATTERS

SB 322 by Sen. Ana Maria Rodriguez (R-Doral)



- Allows sheriffs to immediately remove squatters:
- Owner/agent files a verified complaint
- Owner subject to perjury, treble damages, and attorney fees if wrong
- Very similar to last year’s legislation, HB 621 by Rep Steele (R – Hudson)

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TRUST FUND INTEREST for Purposes Approved by the Supreme Court

SB 498 by Sen. Grall (R – Ft. Pierce)

- Requires financial institutions to pay certain minimum interest rate
- Requires interest rate to be a specified percentage
- Financial institution must submit a quarterly rate validation sheet



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PRIVATE LISTING NETWORKS

HB 805 – by Rep. David Smith (R – Winter Springs)

SB 1770 – by Sen. Jay Collins (R – Tampa)

Requires ALL properties be advertised on a public facing website or platform with 1-calendar day from start date (unless the owner opts-out on FREC created form).



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DBPR LEGISLATION & DEREGULATION



HB 1461 by Rep Yarkosky (R – Clermont)
HB 991 by Rep. Giallombardo (R – Ft Myers)

SB 110 by Sen. Simon (R – Quincy)

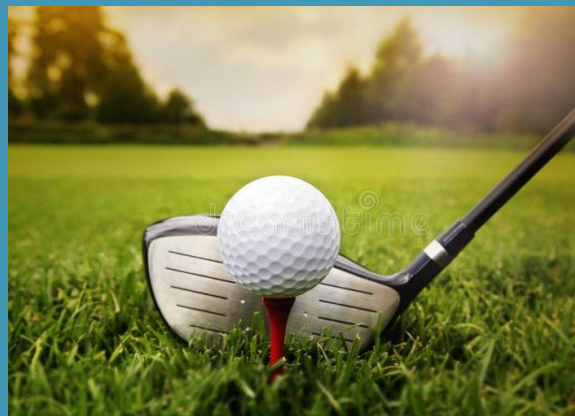
- Repeals most boards and commissions for professions regulated by DBPR
- Repeals: 1) FREC and FREAB,
2) CE, and
3) Post-license education

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RECREATIONAL COVENANTS & CLUB AMENITIES

Introduces “Amenity Dues” and “Recreational Covenants” into 720.301 F.S.

- HB 579 (Overdorf R-Palm City)
- HB 983 (Porras R-Miami)
- SB 368 (Garcia R-Miami)
- HB 1209 (Steele R-Dade City)
- SB 1118 (McClain R-Ocala)



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RESIDENTIAL POOL SAFETY

HB 93 – by Rep. Johanna Lopez (D – Orlando)

SB 604 – by Sen. Guillermo-Smith (D – Orlando)

- Requires ALL pools on residential properties conveyed after October 1 have at least one statutory safety feature – isolating enclosure, safety pool cover, exit alarms on doors/windows, or self-latching devices on doors
- Title companies, inspectors, and mortgage underwriters required to report violations to local law enforcement

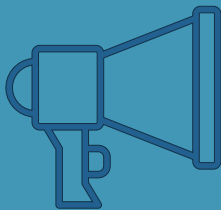


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ADVOCACY AT WORK Title Insurance Through Lawyers

TITL



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NO BUDGET PASSED



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Thank You!
for attending