



Last Friday, May 2nd, Legislature extended the Session by 35 days in order to start and finish conferencing on the State budget and consider a handful of additional bills. What this means is that nearly all of the pending legislation as of last Friday is dead, and unfortunately the House and Senate do not appear to even be close to a resolution on the budget - which includes a number of issues that are important to our members. As you will see below, the none of the legislation filed that would have addressed property insurance or property tax issues made it across the finish line. However, a few bills - one of them a needed condominium bill - did pass and are outlined below.

Here is what passed:

HB 393 - My Safe Florida Condominium Pilot Program - Updates statute for providing grants to condo associations for hurricane mitigation::

- Excludes detached units on individual parcels of land from the term “condominium” to align with program eligibility.
- Limits participation to condominiums three or more stories high that contain at least two units per structure or building.
- Prohibits associations from seeking inspections or grants unless they have satisfied specific statutory inspection requirements.
- Reduces the vote required to approve grants from unanimous consent of unit owners to at least 75 percent of residing unit owners.
- Removes prior per-square-foot and per-opening funding caps and retains a two-to-one matching grant structure, with a maximum award of \$175,000 per association.
- Restricts grant funding to water intrusion or structural mitigation improvements that result in an insurance credit, discount, or rate differential.
- Requires any funded improvements, including doors, windows, skylights, or roof elements, to be identified in the final hurricane mitigation inspection and completed on all openings when needed for an insurance credit.

HB 913 - Condominium and Cooperative Associations - Enhances oversight, transparency and accountability of condo associations:

- Requires routine milestone building inspections for certain condominium and cooperative buildings, along with structural integrity reserve studies for components over certain cost limits, with expanded rules on funding and disclosure.
- Extends the December 31, 2025, deadline for any needed structural integrity study by one year.

- Clarifies reporting requirements to state regulators, strengthens board member education and certification, and obligates associations to provide more transparent resale disclosures and financial reporting.
- Allows condominium associations to secure a line of credit or loan to fund capital expenses required by milestone inspections or structural reserve studies.
- Extends the deadline to December 31, 2025, for local agencies responsible for milestone inspections to report information about which condominiums have been inspected or deemed uninhabitable.

SB 1730 - Affordable Housing (Live Local Act) - This is the third revision of the Live Local Act:

- Allows counties and municipalities to approve affordable housing developments on parcels owned by religious institutions, regardless of underlying zoning.
- Requires local governments to permit multifamily and mixed-use residential developments in commercial, industrial, and flexibly zoned areas without special approvals, provided a portion of units are affordable.
- Prohibits restrictions on density, floor area ratio, or height below the highest allowed standard and streamlines administrative approval of qualifying projects.
- Bars local governments from enforcing certain building moratoria, imposing undue parking requirements, or requiring excessive nonresidential components in mixed-use developments.
- Requires prioritized court review of enforcement disputes and provides for attorney fee caps for prevailing parties.
- Mandates annual reporting to the state on qualifying affordable housing projects and any related litigation.
- Creates a policy enabling affordable housing preferences for employees of hospitals, health care facilities, and governmental entities under certain funding programs.

Here is what did not pass:

Property Insurance - HB 13, SB 128, SB 790, SB 792, HB 841, SB 888, HB 957, HB 1087, HB 1141, SB 1184, SB 1122, SB 1448, SB 1508, HB 1541, SB 1656 - All legislation related to property insurance reform or reductions died.

Property Taxes - HB 227, HB 357, HB 817, SB 852, SB 882, SB 1308, SB 1512 - All legislation related to property tax reform or reductions also died.

Here is what is still in play during the Session Extension:

The State's Budget, including Housing Trust Fund monies, and the Hometown Heroes program.

The “Tax Package” - all legislative proposals that include tax reductions and tax repeals.

MBAF Legislative Tracking List - 2025 Session: Extension of Session Update

Ordered by Bill Number - Enrolled Bills Only (bills that passed both the House and Senate and will go to the Governor)

HB 0393

My Safe Florida Condominium Pilot Program by Lopez, V.

My Safe Florida Condominium Pilot Program: Limits participation in My Safe Florida Condominium Pilot Program to certain structures & buildings on condominium property; prohibits condominium association from applying for hurricane mitigation inspection or mitigation grant under pilot program unless certain association property or condominium property is established as common element & association has complied with specified requirements; revises approval requirements to receive mitigation grant; removes amount of grant funding for certain projects; revises improvements for which mitigation grant may be used; requires improvements to be identified in final hurricane mitigation inspection in order for association to receive grant funds; requires grant funds to be awarded for mitigation improvement that will result in mitigation credit, discount, or other rate differential; requires mitigation improvements to be made to all openings. Effective Date: upon becoming a law

Actions

05/01/2025	HOUSE Ordered engrossed, then enrolled
05/01/2025	HOUSE Engrossed Text (E1) Filed
05/01/2025	HOUSE Enrolled Text (ER) Filed

SB 0584

Young Adult Housing Support by García

Young Adult Housing Support; Requiring each Florida College System institution and state university to develop plans for prioritizing the placement of certain students; requiring the Department of Children and Families, community-based care lead agencies, and housing authorities to take any action required by the United States Department of Housing and Urban Development to administer the federal Foster Youth to Independence initiative and other federal programs and vouchers; requiring the Office of Program Policy Analysis and Government Accountability (OPPAGA) to conduct a study of the barriers to housing faced by young adults who are homeless or were formerly in foster care, etc. Effective Date: 7/1/2025

Actions

04/29/2025	HOUSE Read Second Time; Read Third Time; Passed (Vote: 116 Yeas / 0 Nays)
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04/29/2025
04/29/2025

SENATE Ordered enrolled
SENATE Enrolled Text (ER) Filed

HB 0913 **Condominium and Cooperative Associations** by Lopez, V.

Condominium and Cooperative Associations: Prohibits a person whose community association manager license is revoked from having an indirect or direct ownership interest in, or being an employee, a partner, an officer, a director, or a trustee of, a community association management firm for a specified timeframe; requires a licensee to create and maintain an online licensure account with the Department of Business and Professional Regulation; requires a community association manager to identify on his or her online licensure account certain information; requires a licensee to provide specific information on his or her online licensure account; requires that such information be updated within a specified timeframe; requires a community association management firm to identify on its online licensure account the community association managers it employs to provide community association management services. Effective Date: July 1, 2025

Actions

04/30/2025	HOUSE Ordered engrossed, then enrolled
05/01/2025	HOUSE Engrossed Text (E1) Filed
05/01/2025	HOUSE Enrolled Text (ER) Filed

SB 0948 **Flood Disclosures** by Bradley

Flood Disclosures; Requiring a landlord of residential real property to provide specified information to a prospective tenant at or before the time the rental agreement is executed; providing that if a landlord fails to disclose flood information truthfully and a tenant suffers substantial loss or damage, the tenant may terminate the rental agreement by giving a written notice of termination and surrendering possession of the premises to the landlord within a specified timeframe; requiring a developer of a residential condominium unit to provide specified information to a prospective purchaser at or before the time the sales contract is executed; requiring a park owner of a mobile home park to provide specified information to a prospective lessee at or before the time the rental agreement is executed, etc. Effective Date: 10/1/2025

Actions

04/29/2025	HOUSE Read Second Time; Read Third Time; Passed (Vote: 114 Yeas / 0 Nays)
04/29/2025	SENATE Ordered enrolled
04/29/2025	SENATE Enrolled Text (ER) Filed

HB 1549 **Financial Services** by Maggard

Financial Services : Requires state financial institutions to pay semiannual assessment for specified time periods; requires that semiannual assessment be received by Office of Financial Regulation in specified manner & by specified dates; authorizes office to issue specified certificate under certain circumstances; authorizes certain elected officers, directors, or committee members of credit union to be

reimbursed for certain expenses; revises timeframe for certain requirements by directors of proposed bank or trust company; revises timeframe within which bank or trust company corporation is required to open & conduct specified business. Effective Date: July 1, 2025

Actions

05/02/2025	HOUSE Ordered engrossed, then enrolled
05/02/2025	HOUSE Engrossed Text (E1) Filed
05/02/2025	HOUSE Enrolled Text (ER) Filed

SB 1730

Affordable Housing by Calatayud

Affordable Housing; Requiring counties and municipalities, respectively, to authorize multifamily and mixed-use residential as allowable uses in portions of flexibly zoned areas under certain circumstances; prohibiting counties and municipalities from requiring that more than a specified percentage of a mixed-use residential project be used for certain purposes; authorizing the use of a specified approval process for a proposed development on a parcel of land primarily developed and maintained for specified facilities; revising the maximum hurricane evacuation clearance time for permanent residents, which time is an element for which amendments to local comprehensive plans in the Florida Keys Area must be reviewed for compliance; providing that it is unlawful to discriminate in land use decisions or in the permitting of development based on the specified nature of a development or proposed development, etc. Effective Date: 7/1/2025

Actions

05/01/2025	SENATE Ordered engrossed, then enrolled
05/01/2025	SENATE Engrossed Text (E2) Filed
05/01/2025	SENATE Enrolled Text (ER) Filed