

FL Condo & HOA Building Safety Law

A plain-language guide to the Florida laws that govern structural safety, financial reserves, board accountability, and building inspections for condominium and HOA communities, and what they mean for your property.

The Key Laws. What Passed and Why

After the 2021 Champlain Towers collapse in Surfside that claimed 98 lives, Florida enacted a series of laws to make sure all condo buildings are structurally safe and financially prepared for repairs.

[SB 4-D · 2022](#)

The Foundation Law

Required all condo and cooperative buildings 3+ stories to undergo milestone structural inspections and create a Structural Integrity Reserve Study (SIRS), a funding plan for future repairs.

[↗ View SB 4-D legislation](#)

[SB 154 · 2023](#)

The Cleanup Bill

Fixed technical issues with SB 4-D. Changed inspection frequency to every 30 years (25 years for coastal buildings), clarified who can conduct inspections, and limited reserve waiver options.

[↗ View SB 154 legislation](#)

[HB 1021 · 2024](#)

Accountability & Transparency

Overhauled condo governance. Required board member education, quarterly meetings, stricter recordkeeping, online document access, and criminal penalties for board members who embezzle or falsify records.

[↗ View HB 1021 legislation](#)

[HB 913 · 2025](#)

Financial Relief

Extended the SIRS funding deadline to January 1, 2026, raised the project cost threshold requiring reserves from \$10,000 to \$25,000, and provided associations with more flexible ways to fund required repairs.

[↗ View HB 913 legislation](#)

Quick-Reference: What Does Your Association Need to Do?

REQUIREMENT	WHO IT APPLIES TO	DEADLINE	STATUS
Milestone Structural Inspection A licensed engineer or architect inspects the building's structural elements.	Condo/co-op buildings 3+ stories	30 years from construction; 25 years if within 3 miles of coast	Ongoing
Structural Integrity Reserve Study (SIRS) A funded plan for future structural repairs, prepared by a licensed professional.	Condo/co-op buildings 3+ stories	Complete & begin funding by Jan 1, 2026	Past Due
SIRS Reserves. Cannot Be Waived Associations can no longer skip or defer structural reserve contributions.	All associations subject to SIRS	Budgets adopted after Dec 31, 2024	In Effect
Board Member Education 4-hour initial course + 1 hour annually on condo law changes.	All condo board directors	Within 90 days of election, annual renewal	In Effect
Quarterly Board Meetings Meetings must cover finances, construction projects, and allow member questions.	Residential condos with 10+ units	Ongoing, every quarter	In Effect
Online Document Access Governing documents, budgets, and inspection reports are available via the website or app.	Associations with 25+ units	January 1, 2026	Past Due
SIRS Report to State Within 45 days of receiving the study, notify unit owners and file confirmation with DBPR.	All associations with a completed SIRS	Within 45 days of study completion	Ongoing

Spotlight: Binding Interpretation 318

NEW — ISSUED JANUARY 26, 2026

Windows, Doors & Sliding Doors in Condo Buildings

The Building Officials Association of Florida (BOAF), working with the Florida Building Commission and DBPR, issued this binding ruling: replacing windows, doors, or sliding glass doors in a threshold building is considered a modification to the building's structural system.

This means it must comply with Section 110.8.1 of the Florida Building Code (8th Edition, 2023), which requires the involvement of a licensed threshold inspector and engineering plan review before permits can be issued.

What is a "threshold building"?

Most condominium buildings qualify. Under the Florida Building Code. Existing Building Section 202, a threshold building is generally any building that is 3 or more stories, or over 50 feet in height, or has an assembly occupancy of 5,000 sq ft or more.

What this means practically:

- You can no longer simply pull a permit and install new windows or sliding doors in a condo building without engineering oversight.
- Plans must be reviewed and sealed by a Florida-licensed engineer or architect before permit approval.
- Four threshold affidavits are required: three at plan review, one at final inspection.
- This applies to *all* window, exterior door, and sliding glass door replacements in qualifying buildings, even single-unit replacements.

[↗ Read the Full Binding Interpretation 318 \(PDF\)](#)

Official Legislation & Resources

[DBPR — Florida Condo Information & FAQs](#)

[Official state agency resource for condo law compliance, inspection timelines, and reserve guidance](#)

[↗](#)

[SB 4-D \(2022\) — Structural Inspection & Reserve Requirements](#)

[The foundational post-Champlain law requiring milestone inspections and SIRS for 3+ story buildings](#)

[↗](#)

[SB 154 \(2023\) — Technical Corrections to SB 4-D](#)

[Clarified inspection timelines, professional requirements, and reserve waiver rules](#)

[↗](#)

[HB 1021 \(2024\) — Accountability, Education & Transparency](#)

Board education mandates, criminal penalties for misconduct, recordkeeping reforms, and quarterly meetings



[HB 913 \(2025\) — Reserve Relief & Extended Deadlines](#)

Extended SIRS deadlines, raised reserve thresholds, and eased funding requirements for associations



[Binding Interpretation 318 — Windows, Doors & Sliding Doors \(PDF\)](#)

BOAF/FBC ruling issued January 26, 2026 — engineering review now required for all window/door replacements in threshold buildings



[DBPR — Compliance Timeline](#)

Official state timeline of all condo law requirements and key compliance dates

Legal Note from Biller Reinhart Engineering Group: *This page provides a general overview of Florida condo and HOA building law for informational purposes. Laws and interpretations change — always consult a licensed Florida attorney, engineer, or your local building department before making compliance decisions for your association. We are available to assist with milestone inspections (phase 1 and phase2), ~~SIRS preparation~~, threshold engineering services, and compliance with [Binding Interpretation 318](#) for window and door replacement projects.*