

FL HOA & Condo Quick Reference

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A board member's plain-English cheat sheet for the three Florida statutes that govern community associations — Chapters 718, 719, and 720. The most-cited sections, summarized in one line each.

Chapter 718 — Condominium Act

§718.111

The Association — corporate structure, powers, official records, fiduciary duties, and member access rights.

§718.112

Bylaws — required content, meeting notice (48-hour board / 14-day members), quorum, voting, and elections.

§718.116

Assessments & liens — collection process, lien rights, foreclosure, and the 10-business-day estoppel turnaround at §718.116(8).

§718.301

Transition from developer control — when, how, and what the developer must turn over.

§718.303

Fines & suspensions — due process required: 14-day notice, hearing right, \$100/violation cap (or \$1,000 continuing).

Chapter 720 — Homeowners' Association Act

§720.303

Association powers, officers, records access, board meetings — the operational core for HOAs.

§720.305

Enforcement & fines — covenant enforcement, fine procedures, hearing rights, and the 14-day notice requirement.

§720.306

Members meetings & voting — 14-day mailed notice, 30% quorum default, proxy rules, written ballots.

§720.3085

Assessments, liens & foreclosure — HOA collection process and lien priority.

§720.311

Pre-suit mediation — mandatory for most owner-vs-association disputes before either side files suit.

Chapter 719 — Cooperative Act

§719.103

Definitions — shares, units, members. Co-ops are share + occupancy right, not unit ownership.

§719.106

Bylaws & cooperative ownership — voting interests, share structure, and meeting procedure.

§719.108

Rents & assessments — the cooperative-specific blend of monthly carrying charge and special assessments.

§719.301

Transition from developer control — cooperative analog to §718.301.

Meeting notice & deadlines

Board meeting

At least 48 hours posted notice on conspicuous property (§718.112(2)(c) condos · §720.303(2) HOAs). Agenda must accompany the notice.

Members meeting

14 days mailed or hand-delivered + posted on property (§718.112(2)(d) condos · §720.306(5) HOAs).

Budget meeting

14 days with proposed budget attached or made available (§718.112(2)(e) condos · §720.303(6) HOAs).

Assessments

Meetings to levy special assessments require 14-day mailed notice stating the amount and purpose.

Rules / fines

Rule changes or fine impositions require 14-day notice with the proposed text attached.

Official records

Minutes

Must record motions, votes, and quorum. Retained as official records for at least 7 years (§718.111(12)(g) condos · §720.303(4) HOAs).

Estoppel

Condo associations must return an estoppel certificate within 10 business days of a written request (§718.116(8)). HOAs: similar timeline under §720.30851.

Member access

Owners can inspect official records within 10 business days of a written request. Refusal exposes the board to statutory damages.

Annual financial

Year-end financial report due to members within 120 days of fiscal year end (§718.111(13) condos · §720.303(7) HOAs).

Quorum & voting

Condo (Ch. 718)

Majority of voting interests unless bylaws say lower (§718.112(2)(b))

Limited proxies allowed; specific votes only

Online voting permitted with board resolution (§718.128)

HOA (Ch. 720)

30% of voting interests default (§720.306(1)) unless bylaws differ

Proxies allowed unless prohibited by governing docs

Online voting permitted with board resolution (§720.317)

Plain-English summary — not legal advice; confirm against the current statute. SoShiny is the all-in-one portal communities use to run documents, voting, violations, a public website and more. Every feature on every plan: \$20/mo base + \$0.33/unit. soshiny.com