

Hinshaw Team Analyzes the Significance of Florida's 2025 Legislative Overhaul of Condominium Laws

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A team of Hinshaw attorneys, Mark Heinish, Kelly Canfield Demmery, and Mai Le, authored an “Expert Opinion” for the *Daily Business Review*, examining Florida’s comprehensive 2025 legislative overhaul of condominium and cooperative association laws.

The tragic collapse of Champlain Towers South in Surfside in 2021, along with the broader pattern of physical and financial risk exposure in the state, prompted the legislature to address issues related to structural safety, financial management, and governance across Florida’s condominium market.

In their analysis, the Hinshaw authors highlight the new mandates for structural inspections and reserve studies, stricter reserve funding requirements, and increased transparency and disclosure obligations for associations. They also discuss how associations are now required to maintain reserves for critical building components and follow rigorous inspection and reporting standards, including sharing their findings with unit owners and regulators.

Finally, the Hinshaw team emphasizes that these reforms significantly increase statutory duties and limit financial discretion for associations, raising the risk of regulatory enforcement and civil liability. They also note that while the new laws aim to encourage proactive maintenance, they could lead to more litigation, higher insurance premiums, and new challenges for defense counsel and insurance adjusters navigating the evolving risks in Florida’s condominium market.

[Read the full article \(subscription may be required\).](#)

- *Daily Business Review*: “[The Florida Legislature May Have Made It More Expensive, but Hopefully Safer, to Live in a Condominium](#)” (August 25, 2025)

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