

Broker Bulletin:

Community Associations

Directors & Officers and Express Community Associations Umbrella

Date: 10/7/24

Subject: HB-5D – FLORIDA Milestone Inspections

In response to Florida's law HB 5D, we have revised our **Community Associations Directors & Officers** and **Express Community Associations Umbrella** programs eligibility in Florida.

Accounts effective 1/1/2025 and after:

New Business

- Buildings 3 stories or higher and aged 20 years and older are *no longer eligible*

Renewals

- All buildings 3 stories or greater and aged 30 years and older – Milestone Inspection required
- All coastal properties (3 miles or less to coast) with buildings aged 25 years and older – Milestone Inspection required
- Miami/Dade and Broward counties:
 - All buildings aged 30 years through 39 years and 3 stories or higher – Milestone Inspection required
 - All buildings aged 40 years and older – Recertification required

Please reach me [here](#) or contact communityassociation@distinguished.com with any questions or request for more information on our Community Associations program.

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