



2026 Board Member Playbook for Community Associations in Florida

Congratulations on your appointment to the Board of Directors at your community.

Community Association Boards are very different in form and function than other boards. Why?

1. Your community board is a political organization.
2. It is run by unpaid volunteers.
3. The shareholders all have very significant investments.
4. The shareholders will RARELY agree on a common set of goals and objectives.
5. You can't go home and leave it behind - because your job is your home!

No matter how successful you may have been in business, government, politics, military, education or any other entity, you can never be fully prepared for your experience on a community association board. In order to help you understand the game better, we have put together this brief playbook, which we hope helps you get up to speed faster.

1 Understanding the Community Association Concept

The community association is the cornerstone of a planned residential community. It brings continuity and order to the community, it preserves the architectural integrity and it maintains the common elements. Properly run, the association promotes the concept of “community” and protects the neighborhood’s property values. In many cases, it collectively makes available recreational and other facilities that might not otherwise be affordable or available to residents on an individual basis.

Deed-initiated community associations have become an essential part of the overall concept of residential property ownership in today’s marketplace. Purchase of a home or lot often brings with it mandatory membership in an association which then provides the structure for operation and management of the residential development. With membership comes certain maintenance obligations, financial responsibilities, and a commitment to abide by use restrictions and other rules of the association, to a degree, it necessitates individual conformity for the good of the whole.

The association’s responsibilities may be limited to basic maintenance functions or they may be expanded to include sophisticated and extensive upkeep of the property as well as delivery of special services to individual homes (e.g. back door trash pickup). To be successful, its officers and directors must uniformly and fairly govern the community, and it must have a reasonable level of participation by each of its members over time.

2 The Role of Today’s Community Association Board of Directors

The association has responsibility for its common elements as well as the management and operation of the association’s business affairs -- all in accordance with Florida statutes and standards established by the governing documents created when the community was first developed. To the extent that an association (typically a non-profit corporation) has such authority and control, it is its board of directors that carries out these duties and responsibilities.

Members of the board of directors of an association serve without compensation unless the bylaws of the association provide to the contrary. The board’s authority includes all of the powers and duties enumerated in general law, as long as these powers are not inconsistent with the provisions of the documents governing the association.

To be effective, a community association needs a strong board of directors that understands its role and pursues it with passion and a concise mission in mind. Here is an overview of board roles and responsibilities.

- **President**
 - The president is vested with all the powers generally given to the CEO of a corporation.
 - The president executes contracts, orders and other documents in the name of the association.
 - The president serves as spokesperson for the board of directors in most matters relating to general association business and is generally presumed to preside at all meetings of the board and the membership
- **Vice President**
 - Is vested with all the powers which are required to perform the duties of the association president when, and only when, the president is actually absent or otherwise unable to act.
 - Often, the vice president will chair one or more substantive committees like that of architectural review.

- **Secretary**
 - Is responsible for keeping and maintaining a record of all meetings of the board and the membership and is the custodian for most of the official records of the association.
 - As the custodian for the minutes and other official records of the association, the secretary is responsible for insuring access to those records by the members of the association and their authorized representatives.
- **Treasurer**
 - The treasurer is the custodian of the funds, securities and financial records of the association.
 - When the association has a manager or Management Company that handles the funds on a daily basis, the treasurer's duties include overseeing the appropriate people to insure that the financial records and reports are properly kept and maintained in accordance with sound accounting practices.
 - Unless the by-laws otherwise specify, the treasurer is responsible for coordinating the development of the proposed annual budget and for preparing and giving the annual financial report on the financial status of the association.

A Recap of the Board Member's Role:

Acting through the board as a whole, a board member should:

- Enforce the documents
- Establish sound fiscal policies and maintain accurate records
- Develop a workable budget, keeping in mind the needs, requirements and expectations of the community
- Establish reserve funds
- Act on budget items and determine assessment rates
- Collect assessments
- Establish, publicize, and enforce rules and penalties
- Authorize legal action against owners who do not comply with the rules
- Review local laws before passing rules or sending bylaws to membership for approval
- Appoint committees and delegate authority to them
- Select an attorney, an auditor, insurance agent and other professionals for the association
- Provide adequate insurance coverage, as required by the bylaws and local governmental agencies
- Inform board members of all business items that require their vote
- Inform members of important board decisions and transactions
- See that the association is protected for the acts of all parties with fiscal responsibilities
- Attend and participate at meetings

3 Fiduciary Relationship and Responsibility

The members of the board of directors and each officer of the association have a fiduciary relationship with the members of the association. This fiduciary relationship imposes obligations of trust and confidence in favor of the corporation and its members. It requires the members of the board to act in good faith and in the best interests of the members of the association. It means that board members must exercise due care and diligence when acting for the community, and it requires them to act within the scope of their authority.

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Action Required: Certification and Education Requirements

Effective July 1st, 2024, House Bill 1203 and House Bill 1021 were signed into law, changing the educational requirements for Condominium and HOA Board Members. Campbell Property Management is here to help, and is committed to helping you meet the requirements, while understanding your rights and responsibilities. Visit our “Events” page to sign up for one of our upcoming approved certification courses. Please find below a detailed breakdown of the new requirements pertaining to your respective community association type:

Requirements for Condominium Board Members	Requirements for HOA Board Members
<p>Condominium directors appointed or elected on or after July 1, 2024, must complete a four-hour certification within 90 days after being elected or appointed that covers the following topics: milestone inspections, structural integrity reserve studies, elections, recordkeeping, financial literacy and transparency, levying of fines, and notice and meeting requirements.</p> <p>Condominium directors appointed or elected prior to July 1, 2024, have until June 30, 2025, to complete the four-hour certification requirement.</p> <p>The certification is valid for seven years and does not have to be retaken during the seven-year period if the director serves without interruption. If the director serves for more than seven years, the certification must be retaken upon expiration of the seventh year.</p> <p>In addition to the certification, and within one year thereof and annually thereafter, directors must take a one-hour continuing education course relating to any changes during the past year to chapter 718, F.S. and the related administrative rules.</p>	<p>HOA directors appointed or elected on or after July 1, 2024, must complete education for new board members within 90 days after being elected or appointed.</p> <p>HOA directors appointed or elected prior to July 1, 2024, must complete education for new board members within four years if the director serves on the board without interruption during the four-year period.</p> <p>The new board member education is valid for four years and does not have to be retaken during the four-year period if the director serves without interruption. If the director serves for more than four years, the certification must be retaken upon expiration of the fourth year.</p> <p>In addition to the new board member education, a director of an HOA association with fewer than 2,500 parcels must complete at least four hours of continuing education annually. A director of an HOA association with 2,500 or more parcels must complete at least eight hours of continuing education annually.</p> <p>Pursuant to <u>section 720.3033(1)(a)3.</u>, F.S., all HOA directors, regardless of election or appointment date, may count a Board Member Certification toward the completion of their continuing education requirement once every four years.</p>

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Board Member Toolbox

As a valued member of our community, we highly encourage Board Members to utilize the resources available on our website for additional information and education. Our “Education” section gives you quick access to helpful articles and webinars that are regularly updated with new content. We’ve made it easier than ever to find everything you need in just a few clicks! Click on the links below to explore what is readily available to you:

- [Events](#) - Browse our in-depth online educational opportunities for HOA and condo board members, and property managers, including certification courses, CEU courses and upcoming/Previously recorded webinars.
- [Content Library](#) - Enjoy a variety of in-depth content and resources designed specifically for community association boards
- [Blog](#) - Includes quick-read articles and latest thoughts from some of the brightest minds on prevalent topics related to Community Association Management in Florida.
- [Florida Association News \(FAN\) Search](#) - The search engine for board members, CAMs, owners and service providers in HOAs and condos. Some call it Google for community associations.

In addition to the above resources, we believe the below articles and videos are worth your time as you begin your journey as a newly appointed board member. Additionally, be sure to subscribe to our monthly newsletter by clicking the link on the bottom of this page!

10 great articles for new board members:

1. [What Do Board Members Do?](#)
2. [Understanding Your Role as a Board Member](#)
3. [Fiduciary Duty](#)
4. [7 Habits of Highly Successful Board Members](#)
5. [How to Be Politically Smart on Your Board](#)
6. [Understanding Your Governing Documents](#)
7. [Your Property Manager is an “Agent,” not a Vendor](#)
8. [Understanding the Board Meeting Agenda](#)
9. [9 Steps to an Effective Board Meeting](#)
10. [Meeting Minute Guidelines for Condos and HOAs](#)

5 helpful webinars for new board members:

1. [7 Habits of Highly Effective Board Members](#)
2. [9 Steps to an Effective Board Meeting](#)
3. [Amending Governing Documents](#)
4. [The Violation and Fining Process](#)
5. [Understanding an Association’s Financial Statement](#)

Condo ONLY helpful content

1. [Watch the Webinar: House Bill 913 & SIRS All You Need to Know](#)
2. [Watch the Webinar: EV Charging Stations in Condos](#)
3. [Florida’s New Milestone Inspection Law \(HB 913\)](#)
4. [House Bill 913 Update 2](#)
5. [Watch the Webinar: We’ve Completed Over 1,000 SIRS: Here’s What We’ve Learned](#)
6. [A SIRS at Developer Turnover: How Florida Law Affects Condo Boards and Developers](#)
7. [The Future of Reserves in Florida](#)

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