

Rules and regulations

A complete rules-and-regulations document for a Florida community association, built so a board can delete the sections that do not apply to its community and keep the parts Florida law does not let it skip.

Fill in every bracketed placeholder. Delete every section marked **Optional for your community** that your community does not have. Keep every section marked **Do not delete** unless your attorney tells you otherwise, and read the note under each one before you decide.

Before you start

Three things to know about a rules document.

1. Rules sit below your declaration, not beside it. A board can adopt rules governing the use of the common elements or common areas and, where the declaration grants the power, the use of units or parcels. A rule cannot contradict the declaration, and it cannot create a restriction the declaration never authorized. Where a rule and the declaration conflict, the declaration wins and the rule is unenforceable. Every section of this template carries a line for the declaration article the rule rests on. If you cannot fill that line in for a section, that section is the one most likely to fail when someone challenges it.

2. The order of authority is fixed. Florida statute, then the recorded declaration and any recorded amendments, then the articles of incorporation, then the bylaws, then the rules. A rule that conflicts with anything above it in that list loses.

3. Most published rules documents describe a penalty they cannot lawfully impose the way they describe imposing it. We read 1,765 rules documents published by Florida associations. About 64 percent assert a fine or violation power. Roughly 17 percent mention a hearing at all, and about 12 percent mention any right of appeal or reconsideration. Florida law does not let a board or a manager simply issue a fine. The enforcement section in this template is written to the statute for that reason, and it is the section you should be slowest to edit.

What this template does not do. It does not amend your declaration, it does not create rulemaking authority you do not already have, and it does not replace a review by your association's attorney. Rules are the easiest governing document to adopt and the easiest to lose in a dispute.

How to use this template

- 1. Confirm your chapter.** A Florida condominium association operates under Ch. 718, Fla. Stat. A cooperative operates under Ch. 719. A homeowners' association operates under Ch. 720. Several sections below split three ways. Keep only the block for your chapter and delete the other two.
- 2. Confirm your rulemaking authority.** Find the article of your declaration and the article of your bylaws that authorize the board to adopt rules, and write them into the authority section. If neither document grants it, stop and talk to counsel before adopting anything.

3. **Delete what you do not have.** A community with no pool deletes the pool section. A community with no boat storage deletes the boat section. An empty rule invites an argument about whether it was ever meant to apply.
4. **Fill in every bracket.** A bracket left in the adopted document is a drafting error a hearing committee will notice.
5. **Follow the adoption procedure** in the last section of this template before the rules take effect, and keep the proof.
6. **Distribute the adopted rules.** Homeowners' associations have a statutory duty to do this. See the distribution note in the adoption section.

[ASSOCIATION NAME]

Rules and regulations

Association	[ASSOCIATION LEGAL NAME]
Community	[COMMUNITY NAME], [CITY], [COUNTY] County, Florida
Governing chapter	[Ch. 718 condominium / Ch. 719 cooperative / Ch. 720 homeowners' association], Fla. Stat.
Adopted by	Board of [directors / administration] on [ADOPTION DATE]
Board action	[Resolution number or minute-book reference]
Effective date	[EFFECTIVE DATE]
Revision	[REVISION NUMBER], supersedes the rules [adopted / last revised] [DATE OF SUPERSEDED VERSION]
Authority	Declaration Article [ARTICLE], Bylaws Article [ARTICLE]

These rules apply to every [unit owner / parcel owner], to every tenant and occupant, and to every guest, invitee, licensee, contractor, and vendor of any of them. Each [owner] is responsible for the conduct of that [owner's] household, tenants, guests, invitees, and contractors under these rules.

1. Authority, and what controls when documents disagree

Do not delete.

1.1 The board adopted these rules under Declaration Article [ARTICLE] and Bylaws Article [ARTICLE], which authorize the board to adopt rules governing [describe the scope the documents actually grant: use of the common elements and common areas / use of the units or parcels / both].

1.2 These rules supplement the recorded declaration, the articles of incorporation, and the bylaws. They do not amend them and cannot amend them.

1.3 **Order of authority.** If any provision of these rules conflicts with a provision of Florida law, the recorded declaration and its recorded amendments, the articles of incorporation, or the bylaws, that other provision controls and the conflicting rule provision has no effect. The remaining provisions of these rules stay in force.

1.4 Where the declaration imposes a stricter requirement than a rule below, the declaration's requirement applies. Where the declaration permits something these rules restrict, and the declaration's permission is stated as a right of the [owner], the declaration controls.

1.5 A rule provision found unenforceable does not affect the rest of the document.

Drafting note for the board. Fill in 1.1 with real article numbers. If you cannot find the grant of rulemaking authority in the declaration or bylaws, do not guess, and do not rely on the board's general powers. Ask counsel first. A rule adopted without authority is not a close call in a dispute.

2. Definitions

Do not delete.

For these rules:

- **Association** means [ASSOCIATION LEGAL NAME].
- **Board** means the association's board of [directors / administration].
- **Governing documents** means the recorded declaration and its amendments, the articles of incorporation, the bylaws, and these rules.
- **[Unit / Parcel / Lot]** means [use the term your declaration uses, and quote its definition if it differs from ordinary usage].
- **Owner** means the record title holder of a [unit / parcel], including an entity, a trust, and a personal representative.
- **Occupant** means any person residing in a [unit / parcel], whether an owner, a tenant, or a family member.
- **Tenant** means a person occupying a [unit / parcel] under a written or oral lease, sublease, or occupancy agreement.
- **Guest** means a person present at the invitation of an owner or occupant who is not residing in the [unit / parcel].
- **Invitee** means any other person present on the property at the invitation or for the benefit of an owner or occupant, including a contractor, a vendor, a delivery person, and a service provider.
- **[Common elements / Common areas]** means the property so defined in Declaration Article [ARTICLE].

- **[Limited common elements]** means the property so defined in Declaration Article [ARTICLE], assigned for the exclusive use of one or more [units].
- **Manager** means the licensed community association manager or management firm engaged by the association, currently [MANAGEMENT COMPANY NAME OR “none”].

Delete the terms your community does not use. A homeowners’ association usually has no limited common elements. A condominium usually has no lots. Leaving a definition in for a category of property you do not have creates ambiguity that helps nobody.

3. Leasing and occupancy

Keep this section. Leasing rules appear in about 81 percent of published Florida rules documents, the most common topic in the corpus, and they are also the topic most often written past the limits of the board’s authority.

3.1 What the declaration requires. Leasing in this community is governed by Declaration Article [ARTICLE]. That article [permits leasing subject to association approval / permits leasing without approval / imposes a minimum lease term of [TERM] / imposes other restrictions: [DESCRIBE]]. These rules do not change it.

3.2 Minimum lease term. [TERM, for example “no lease may be for a term of less than [NUMBER] consecutive months”]. Authority: Declaration Article [ARTICLE].

3.3 Frequency. A [unit / parcel] may be leased no more than [NUMBER] times in any calendar year. Authority: Declaration Article [ARTICLE].

3.4 Application and approval. Where the declaration requires the association to approve a lease, the owner must submit a completed lease application to [the manager / the association] at least [NUMBER] days before the intended commencement of the lease, together with a complete copy of the proposed lease and the items listed on the application.

3.5 Approval fee. The association charges an approval fee of \$[AMOUNT] per applicant.

Do not fill in 3.5 without reading this.

Condominium. An association may not charge any fee in connection with a sale, mortgage, lease, sublease, or other transfer unless the association is required to approve the transfer and a fee for that approval is provided for in the declaration, articles, or bylaws. The fee may be preset but may not exceed \$150 per applicant. Spouses, or a parent or parents and any dependent children, count as one applicant. No charge may be made where the lease or sublease is a renewal with the same lessee or sublessee. The cap is adjusted every five years for CPI, and the Department of Business and Professional Regulation publishes the adjusted amount. Check the published figure before you print a number. See § 718.112(2)(k), Fla. Stat.

Cooperative. The same structure, with a \$100 per applicant ceiling, spouse or parent-and-dependent-child counted as one applicant, and no charge on a renewal with the same lessee. See § 719.106(1)(i), Fla. Stat.

Homeowners’ association. Chapters 718 and 719 set those caps. Ch. 720 does not contain an equivalent per-applicant cap, so an HOA’s authority to charge and the amount it may charge come from the declaration. If your declaration does not authorize a fee, do not charge one.

3.6 Screening. Where the declaration authorizes the association to approve or disapprove a lease, the association may require a background screening of each proposed adult occupant, on the form provided with the lease application. The association will state the reason for any disapproval in writing.

3.7 The owner remains responsible. Leasing a [unit / parcel] does not relieve the owner of any obligation under the governing documents. The owner remains liable for assessments, for compliance by the tenant and the tenant's guests and invitees, and for any fine or damage arising from the tenancy.

3.8 Rules delivered to the tenant. The owner must give the tenant a copy of these rules before the tenancy begins and must include in the lease a provision making the tenancy subject to the governing documents.

3.9 Occupancy. Occupancy of a [unit / parcel] is limited to [DESCRIBE, drawn from the declaration]. Authority: Declaration Article [ARTICLE].

3.10 Registration. The owner must give the association the name of each occupant, a contact telephone number and email address for the tenancy, and the lease term, before occupancy begins.

Two limits on tightening your leasing rules.

Homeowners' association. A governing document or amendment enacted after July 1, 2021, that prohibits or regulates rental agreements applies only to a parcel owner who takes title after its effective date, or who consents to it. The exception: an association may amend to prohibit or regulate rentals for a term of less than six months and may prohibit renting a parcel more than three times in a calendar year, and those amendments apply to every parcel owner. See § 720.306(1)(h), Fla. Stat.

Condominium. An amendment prohibiting rentals, altering the duration of the rental term, or limiting the number of times an owner may rent applies only to unit owners who consent to it and to owners who take title after its effective date. See § 718.110(13), Fla. Stat.

Both of those operate on the declaration and other governing documents. Neither of them turns a rule into a substitute for the amendment your declaration requires. If a leasing restriction is not already in your declaration, adopting it as a board rule is very unlikely to make it enforceable.

4. Parking and vehicles

Keep this section. Parking rules appear in about 63 percent of published rules documents.

4.1 Assigned and permitted parking. [DESCRIBE the parking scheme: assigned spaces, guest spaces, garages, driveways, street parking, and which of those the association controls.] Authority: Declaration Article [ARTICLE].

4.2 Registration and identification. Each resident vehicle must be registered with [the manager / the association] and display [decal / hangtag / other]. The association issues [NUMBER] per [unit / parcel].

4.3 Condition and operability. A vehicle parked on the [common elements / common areas] must be currently licensed, registered, insured, and in operable condition. A vehicle that is visibly inoperable, that has flat tires or expired registration, or that has been immobile for more than [NUMBER] consecutive days may be treated as abandoned.

4.4 Repairs. Vehicle repair, maintenance, and fluid changes on the [common elements / common areas] are prohibited, except for a repair reasonably necessary to move a disabled vehicle out of the roadway.

4.5 Speed and traffic. The speed limit on the community's private roadways is [NUMBER] miles per hour. Posted stop signs, one-way markings, fire lanes, and no-parking markings apply to every driver on the property.

4.6 Commercial vehicles. [DESCRIBE what the declaration restricts and cite it.] Authority: Declaration Article [ARTICLE].

Homeowners' associations: three limits from § 720.3075(3), Fla. Stat.

Association documents may not preclude an owner, or the owner's tenant, guest, or invitee, from parking a personal vehicle, including a pickup truck, in the owner's driveway or in any other area where that person has a right to park under state, county, or municipal regulation. Documents also may not prohibit that person from parking a **work vehicle** in the owner's driveway, regardless of official insignia or visible designation, so long as the vehicle is not a commercial motor vehicle as defined in § 320.01(25), Fla. Stat. And documents may not preclude operating a vehicle that is not a commercial motor vehicle, in conformance with state traffic laws, on public roads or rights-of-way or on the owner's own parcel.

A blanket "no work vehicles, no lettered vehicles, no trucks in driveways" rule is the single most common parking provision our corpus turned up that an HOA can no longer enforce as written. Rewrite 4.6 to restrict only what § 320.01(25) actually defines as a commercial motor vehicle, and confirm the current definition with counsel before you print it.

4A. Electric vehicle and natural gas charging

Do not delete this if your community is a condominium. About 2 percent of the rules documents we read mention EV charging at all.

4A.1 An owner may install an electric vehicle charging station or a natural gas fuel station within the boundaries of the owner's [limited common element / exclusively designated parking area], subject to the conditions in this section.

4A.2 Before installation the owner must give the association written notice, the proposed specifications, and the name of the firm performing the work.

4A.3 The owner is responsible for the cost of installation, operation, maintenance, repair, and eventual removal, and for hazard and liability insurance.

4A.4 Electricity for the station must be separately metered or metered by an embedded meter and payable by the owner or the owner's successor. Cost of supply and storage of natural gas fuel is the owner's.

4A.5 The installation may not cause irreparable damage to the [condominium] property, and the owner must comply with all applicable federal, state, and local law.

4A.6 The association may require the owner to meet bona fide safety requirements consistent with the applicable building code or recognized safety standards, to comply with reasonable architectural standards governing dimensions, placement, and external appearance, to engage a licensed and registered firm familiar with the work, to provide a certificate of insurance naming the association as an

additional insured within 14 days after approval or after the association's request, and to reimburse the association within 14 days for any actual increase in insurance premium attributable to the station.

What the board may not do. A declaration or restrictive covenant may not prohibit, and may not be enforced so as to prohibit, a unit owner from installing an electric vehicle charging station or a natural gas fuel station within the boundaries of the owner's limited common element or exclusively designated parking area. Architectural standards the association adopts may govern dimensions, placement, and external appearance, but may not prohibit the installation or substantially increase its cost. See § 718.113(8), Fla. Stat.

The same statute gives the owner an implied easement across the common elements for the installation and for the supply of power or fuel. See § 718.113(8)(i), Fla. Stat. A board that adopts a flat prohibition is adopting an unenforceable rule and inviting the cost of proving it.

Homeowners' associations and cooperatives. Section 718.113(8) is written to condominiums. If you operate under Ch. 719 or Ch. 720, keep this section as a statement of the association's approval standards rather than as a recitation of the condominium statute, and confirm the applicable authority with counsel before adopting it.

5. Guests and visitors

Keep this section. Guest provisions appear in about 63 percent of published rules documents.

5.1 An owner or occupant is responsible for the conduct of every guest and invitee, and for any damage a guest or invitee causes to the [common elements / common areas] or to association property.

5.2 A guest using an amenity must be accompanied by a resident, except [DESCRIBE any exception].

5.3 Where an owner is absent, a guest may occupy the [unit / parcel] for up to [NUMBER] consecutive days and up to [NUMBER] days in any calendar year without the occupancy being treated as a lease under Section 3. Longer occupancy requires [DESCRIBE the approval the declaration requires].

5.4 The owner or occupant must register overnight guests staying more than [NUMBER] nights with [the manager / the gate / the association].

5.5 A guest's vehicle must be parked in [DESCRIBE] and must display [DESCRIBE] if the community issues guest passes.

Note on age-restricted communities. If your community is registered housing for older persons, guest and occupancy rules interact with federal and Florida fair-housing requirements and with the association's own registration and verification obligations. Do not write an age or family-composition limit into a rules document without counsel. We did not verify any age-restriction provision against a statute in preparing this template.

6. Signage

Optional for your community. Signage restrictions appear in roughly half of published rules documents, though our keyword measure overcounts because it also catches the word "design".

6.1 Signs visible from outside a [unit / parcel] are limited to [DESCRIBE what the declaration permits]. Authority: Declaration Article [ARTICLE].

6.2 Permitted regardless of any other provision of this section:

- **Security signage (homeowners' associations).** An owner may display a sign of reasonable size provided by a contractor for security services within 10 feet of any entrance to the home. See § 720.304(6), Fla. Stat.
- **Signs required or protected by law,** including political signage where local ordinance or state law protects it, and any sign an owner is entitled to display under the declaration.

6.3 Real estate signage is limited to [DESCRIBE]. Authority: Declaration Article [ARTICLE].

Check before restricting. Sign restrictions run into the First Amendment, into local ordinance, and into specific statutory carve-outs. Restrict only what your declaration authorizes you to restrict, and have counsel look at this section before adoption.

7. Pets and animals

Keep this section. Pet provisions appear in about 54 percent of published rules documents. Only about 12 percent of those documents mention service animals or emotional support animals at all.

7.1 **What the declaration permits.** Pets in this community are governed by Declaration Article [ARTICLE], which [permits / limits / prohibits] pets as follows: [DESCRIBE, including any number, weight, breed, or species limit the declaration actually imposes].

7.2 **Registration.** Each pet must be registered with [the manager / the association], with the pet's name, species, breed, weight, a photograph, and proof of current vaccination and county license where required.

7.3 **Control.** A pet outside a [unit / parcel] must be on a leash no longer than [NUMBER] feet and under the physical control of a person able to control it. Pets are not permitted to be left unattended on a [balcony, lanai, patio, porch, or in a yard] where the pet creates a nuisance.

7.4 **Waste.** The person accompanying a pet must immediately collect and dispose of the pet's waste in [DESCRIBE the receptacle]. This applies everywhere on the property.

7.5 **Nuisance.** Persistent barking, howling, or aggressive behavior is a violation of Section 10 and is enforced under Section 22.

7.6 **Prohibited areas.** Pets are not permitted in [DESCRIBE: pool deck, pool, clubhouse interior, fitness room], except as required by law.

7A. Assistance animals

Do not delete.

7A.1 An assistance animal is not a pet. Nothing in Section 7 applies to an animal that a resident requires as a reasonable accommodation for a disability.

7A.2 A resident who needs an assistance animal may submit a written request for a reasonable accommodation to [the manager / the association]. The association will respond in writing within [NUMBER] days and will keep any supporting information confidential.

7A.3 The association will not charge a pet fee or a pet deposit for an assistance animal, and will not apply a breed, size, or weight limit to one.

7A.4 The resident remains responsible for the animal's conduct, for waste collection, and for any damage the animal causes.

Why this block is here and why it is short. Requests for assistance animals are governed by federal fair-housing law and by Florida law that we did not verify against our statute corpus in preparing this template. Do not extend this section, do not add a documentation checklist, and do not add a denial standard without your association's attorney. Getting an accommodation request wrong is one of the more expensive mistakes a board can make, and the corpus shows most rules documents handle it by saying nothing at all.

8. Trash, recycling, and storage

Keep this section. Trash and storage provisions appear in about half of published rules documents.

8.1 Household trash must be bagged and placed in [DESCRIBE the receptacle or chute]. Loose trash, and trash left outside a receptacle, is prohibited.

8.2 Recycling goes in [DESCRIBE], following [CITY OR COUNTY] collection rules.

8.3 Collection day is [DAY]. Receptacles may be placed [at the curb / at the end of the driveway / in the designated area] no earlier than [TIME] on [DAY] and must be returned to [DESCRIBE the storage location] no later than [TIME] on [DAY].

8.4 Bulk items, construction debris, appliances, electronics, paint, and hazardous material may not be placed in the community's receptacles. Arrange disposal through [CITY OR COUNTY] bulk pickup or a private hauler.

8.5 Storage of personal property on the [common elements / common areas], in breezeways, in stairwells, and in walkways is prohibited. Items stored in a fire exit path will be removed without further notice.

Homeowners' associations: you cannot fine for this one. Notwithstanding any provision to the contrary in the governing documents, an association may not levy a fine or impose a suspension for leaving garbage receptacles at the curb or end of the driveway within 24 hours before or after the designated garbage collection day or time. See § 720.305(7)(a), Fla. Stat.

Write your collection-day window in 8.3 to sit inside that 24-hour period, or you have written a rule you cannot enforce with the only tool you have.

9. Pool, spa, and amenity conduct

Optional for your community. Delete if your community has no pool or amenity. Pool rules appear in about half of published rules documents, and clubhouse or amenity rules in about 37 percent.

9.1 **Hours.** [AMENITY] is open from [TIME] to [TIME] daily. [Repeat per amenity.]

9.2 **No lifeguard.** There is no lifeguard on duty. Persons use the pool and spa at their own risk.

9.3 **Supervision.** A person under [NUMBER] years of age must be accompanied by a responsible person [NUMBER] years of age or older.

9.4 **Health and safety.** Shower before entering. Persons with an open wound, a communicable condition, or diarrheal illness may not enter the water. Children not toilet trained must wear swim diapers.

9.5 **Prohibited.** Glass containers, diving where marked, running on the deck, and [ADD].

9.6 **Attire and equipment.** Proper swim attire is required. Flotation devices are [permitted / limited to] [DESCRIBE].

9.7 **Guests.** Each [unit / parcel] may bring up to [NUMBER] guests to [AMENITY] at one time. Guests must be accompanied by a resident.

9.8 **Reservations.** [AMENITY] may be reserved by contacting [the manager / the association] at least [NUMBER] days in advance. A refundable deposit of \$[AMOUNT] applies to [AMENITY].

9.9 **Health department requirements.** Where a posted sign at the pool or spa states a requirement imposed by the Florida Department of Health or the county health department, that posted requirement controls over anything in this section.

9.10 **Closure.** The board may close an amenity for maintenance, for repair, for safety, or during a declared emergency.

10. Nuisance, noise, and conduct

Keep this section. Nuisance and conduct provisions appear in about 45 percent of published rules documents.

10.1 No [owner], occupant, guest, or invitee may use a [unit / parcel] or the [common elements / common areas] in a way that constitutes a nuisance, that unreasonably interferes with another resident's quiet enjoyment, or that is a source of unreasonable annoyance.

10.2 **Quiet hours** are [TIME] to [TIME] daily. During quiet hours, noise audible outside a [unit / parcel] must be kept at a level that does not disturb a neighbor.

10.3 Construction, renovation, and landscaping work generating noise is permitted [DAYS] from [TIME] to [TIME], and is not permitted on [DAYS AND HOLIDAYS]. This applies to work by owners and by their contractors.

10.4 Conduct that is unlawful, that threatens the safety of a person, or that damages property is prohibited, and the association may report it to law enforcement.

10.5 Harassment of, or abusive conduct toward, a board member, a committee member, an association employee, or a vendor while performing association duties is prohibited.

Drafting note. “Nuisance” is a standard, not a definition, and a hearing committee will read it narrowly. If a specific behavior is a recurring problem in your community, write the specific rule rather than relying on 10.1. A rule that says exactly what is prohibited is easier to enforce than a general one.

11. Balconies, lanais, patios, and exterior appearance

Optional for your community. Appears in about 45 percent of published rules documents. Delete if your community has none of these.

11.1 Items visible on a [balcony / lanai / patio] are limited to [DESCRIBE what the declaration permits: outdoor furniture, plants in containers, and grills where Section 18 permits them].

11.2 The following may not be stored or displayed on a [balcony / lanai / patio] where visible from outside: [DESCRIBE, for example bicycles, storage containers, cleaning equipment, and household appliances].

11.3 Laundry, towels, and swimwear may not be hung on a railing or from a [balcony / lanai / patio].

11.4 Nothing may be shaken, swept, dropped, or thrown from a [balcony / lanai / patio].

11.5 Feeding wildlife from a [balcony / lanai / patio], and feeding wildlife anywhere on the property, is prohibited.

11.6 Awnings, screens, enclosures, shades, permanent fixtures, and any change to the exterior appearance require architectural approval under Section 14.

11.7 **Religious objects (condominium).** The association will not refuse the request of a unit owner for a reasonable accommodation for the attachment, on the mantel or frame of the door of the unit owner, of a religious object not exceeding 3 inches wide, 6 inches high, and 1.5 inches deep. See § 718.113(6), Fla. Stat.

12. Boats, recreational vehicles, and trailers

Optional for your community. Appears in about 45 percent of published rules documents. Delete if your community has no storage area and the declaration does not address these.

12.1 Boats, personal watercraft, trailers, campers, motor homes, and recreational vehicles may be [parked / stored] only in [DESCRIBE the designated area], and only under Declaration Article [ARTICLE].

12.2 Temporary presence for loading, unloading, cleaning, or maintenance is permitted for up to [NUMBER] hours in [DESCRIBE the location].

12.3 A stored vehicle or vessel must be currently registered and in a condition that does not leak fluid or attract pests.

12.4 Storage assignments are made by [the manager / the board] and are [free / charged at \$[AMOUNT] per month].

Homeowners' associations: the visibility test. Regardless of any covenant, restriction, bylaw, rule, or requirement, and unless prohibited by general law or local ordinance, an association may not restrict parcel owners or their tenants from installing, displaying, or storing any item on a parcel which is not visible from the parcel's frontage, an adjacent parcel, an adjacent common area, or a community golf course. The statute names artificial turf, boats, flags, vegetable gardens, clotheslines, and recreational vehicles as examples, and the list is not exhaustive. See § 720.3045, Fla. Stat.

That means a boat behind a privacy fence, out of sight from the street, from neighbors, from common area, and from any golf course, is outside your reach. Fewer than 2 percent of the rules documents we read mention vegetable gardens or artificial turf, and about 10 percent still ban clotheslines outright. Rewrite 12.1 so the restriction turns on visibility, not on the object.

13. Landscaping and yard maintenance

Optional for your community. Delete if the association maintains all landscaping.

13.1 Each owner is responsible for maintaining the landscaping within [DESCRIBE the boundary] in a neat condition, including mowing, edging, trimming, weeding, and replacing dead plant material.

13.2 Changes to landscaping that are [visible from the street / structural / involve removing a tree] require architectural approval under Section 14.

13.3 Irrigation is subject to [WATER MANAGEMENT DISTRICT] watering restrictions and to any local ordinance. Those restrictions control over any watering schedule in these rules.

Homeowners' associations: Florida-friendly landscaping. Association documents may not prohibit, and may not be enforced so as to prohibit, an owner from implementing Florida-friendly landscaping as defined in § 373.185, Fla. Stat., on the owner's land, and may not create a requirement or limitation in conflict with part II of Ch. 373, Fla. Stat., or with a water shortage order, other order, consumptive use permit, or rule adopted under it. See § 720.3075(4), Fla. Stat.

A rule requiring a minimum percentage of sod, or prohibiting drought-tolerant plantings, is likely to run into this. Also see the non-visible-item rule in the note under Section 12, which covers artificial turf and vegetable gardens.

Access ramps. An owner may construct an access ramp where a resident or occupant has a medical necessity or disability requiring one for ingress and egress, subject to the ramp being as unobtrusive as practicable, designed to blend in aesthetically as practicable, reasonably sized, submitted in advance to the association, and supported by a physician's affidavit. The association may make reasonable requests to modify the design for architectural consistency. See § 720.304(5), Fla. Stat.

14. Architectural review and alterations

Keep this section. Architectural cross-references appear in about 47 percent of published rules documents. This section is a pointer, not the architectural policy itself.

14.1 No addition, alteration, improvement, or change to the exterior appearance of a [unit / parcel], and no change to a [limited common element / common element / common area], may begin before the association or its architectural committee has given written approval.

14.2 Applications are made on the association's architectural review application, available from [the manager / the association website].

14.3 The association's architectural guidelines, adopted [DATE], are a separate document and are incorporated here by reference.

14.4 Work started before written approval is a violation and is enforced under Section 22, in addition to any right the association has to require restoration.

Homeowners' associations: what § 720.3035, Fla. Stat., requires of your architectural process.

Architectural authority exists only to the extent it is specifically stated or reasonably inferred in the declaration or in published guidelines the declaration authorizes, and the standards must be applied reasonably and equitably to every parcel owner.

A denial must be in writing and must state with specificity both the rule or covenant the association relied on and the specific aspect or part of the proposed improvement that does not conform to it. See § 720.3035(4)(a), Fla. Stat. Of 444 architectural forms we machine-scanned, 304 have a place to record a denial and 28 have anywhere to write why.

The association may not adopt or enforce a covenant, rule, or guideline that limits or places requirements on the interior of a structure not visible from the parcel's frontage, an adjacent parcel, an adjacent common area, or a community golf course, or that requires review and approval of a central air conditioning, refrigeration, heating, or ventilating system that is not so visible and is substantially similar to a system the association or a committee approved or recommended. See § 720.3035(1)(b), Fla. Stat.

Where the declaration or published guidelines offer options for material, size, design, or location, the association may not restrict the owner's right to choose among those options. See § 720.3035(2), Fla. Stat.

Unless the declaration or published guidelines specifically state otherwise, each parcel is deemed to have only one front for purposes of the front setback, even where the parcel is bounded by a roadway or easement on more than one side. Where no setback is specified, the county or municipal setback applies and the association may not enforce a setback inconsistent with it. See § 720.3035(3), Fla. Stat.

15. Move-in and move-out

Optional for your community. Appears in about 32 percent of published rules documents. Most useful in a multifamily building with an elevator or a shared loading area.

15.1 Notify [the manager / the association] at least [NUMBER] days before a move-in or move-out to reserve [the elevator / the loading zone].

15.2 Moving is permitted [DAYS] from [TIME] to [TIME].

15.3 The [owner] is responsible for any damage to the [common elements / common areas] caused by the move, including damage caused by a moving company.

15.4 [Elevator pads must be installed before use. / Protective floor covering must be laid in the corridor.]

15.5 A refundable move-in deposit of \$[AMOUNT] applies, refunded within [NUMBER] days after the move if no damage occurred. Authority: Declaration Article [ARTICLE].

15.6 Debris and packing material must be removed by the [owner] and may not be left in a trash room or at a receptacle.

Homeowners' associations: do not require a contractor's license for entry. Association documents may not preclude an owner from inviting, hiring, or allowing entry to a contractor or worker on the owner's parcel solely because the contractor or worker is not on the association's preferred vendor list, or solely because the contractor or worker does not hold a professional or occupational license. The association may not require a contractor or worker to present or prove possession of a professional or occupational license to be allowed entry onto an owner's parcel. See § 720.3075(3) (e), Fla. Stat.

This one is widespread. Of 444 architectural forms we scanned, 153 require a contractor to prove licensure. If your move-in, contractor sign-in, or gate procedure conditions entry on producing a license, rewrite it. The association can still require licensure where the association itself is the contracting party, and can still require insurance where the declaration authorizes it. It cannot gate a parcel owner's own vendor at the entrance.

Condominiums and cooperatives. Section 720.3075 is written to homeowners' associations. Access control at a condominium or cooperative rests on different authority. Ask counsel before carrying this rule over, and do not carry over the prohibition as though it applied to you.

16. Hurricane and storm preparation

Optional for your community, but strongly recommended in Florida. Appears in about 32 percent of published rules documents.

16.1 **Board specifications.** The board has adopted hurricane protection specifications, which are a separate document dated [DATE] and available from [the manager / the association website]. Those specifications, not this section, state the approved color, style, product type, and installation standard.

16.2 **Owner preparation.** When a hurricane watch is issued for [COUNTY] County, each owner and occupant must remove or secure all loose items from [balconies, lanais, patios, porches, and yards], including furniture, planters, grills, umbrellas, and decorations.

16.3 **Extended absence.** An owner who will be away during hurricane season must give [the manager / the association] a current contact telephone number and email address, and the name and contact information of a local person authorized to access the [unit / parcel].

16.4 After the storm. Do not return to the property until [local authorities / the association] have advised that it is safe. Report damage to [the manager / the association] at [CONTACT].

16.5 Emergency powers. During a state of emergency the board may exercise the emergency powers granted by [§ 718.1265 / § 719.128 / § 720.316], Fla. Stat., which may temporarily override provisions of these rules.

Condominium boards have a duty here, not an option. To protect the health, safety, and welfare of the people of the state and to ensure uniformity and consistency, § 718.113(5), Fla. Stat., applies to all residential and mixed-use condominiums in the state regardless of when the condominium was created, and each board must adopt hurricane protection specifications for each building it operates. Specifications may address color, style, and other factors the board considers relevant, and must comply with the applicable building code.

Where approval is required by the condominium documents, a board may not refuse to approve the installation or replacement of hurricane protection by a unit owner that conforms to the board's adopted specifications, though it may require adherence to an existing unified building scheme regarding external appearance. See § 718.113(5)(c), Fla. Stat.

Homeowners' associations have the parallel duty. The board or architectural committee must adopt hurricane protection specifications for each structure or improvement on a parcel, and may not deny an application for installation, enhancement, or replacement of hurricane protection that conforms to those specifications. See § 720.3035(6), Fla. Stat. The statute's definition of hurricane protection is broad and includes roof systems meeting ASCE 7-22, permanent fixed and roll-down shutters, impact-resistant windows and doors, polycarbonate panels, reinforced garage doors, erosion controls, exterior fixed generators, and fuel storage tanks.

This is why 16.1 points at a separate specifications document instead of restating a shutter rule. The specifications are the enforceable instrument and they change; a shutter rule buried in a rules document adopted years ago is not.

17. Towing

Optional for your community. Appears in about 29 percent of published rules documents.

17.1 A vehicle parked in violation of these rules may be towed at the vehicle owner's expense, after the association has complied with every applicable signage, notice, and procedural requirement of Florida law and of [CITY OR COUNTY] ordinance.

17.2 The association's authorized towing company is [COMPANY NAME], [TELEPHONE].

17.3 A vehicle blocking a fire lane, a fire hydrant, a dumpster enclosure, an accessible parking space, or an exit may be towed immediately where the law permits it.

Read this before you adopt a towing rule. Towing from private property in Florida is governed by § 715.07, Fla. Stat., which imposes specific requirements on signage, sign placement, notice, storage, retrieval, and fees. That statute is not in the statute set we verified this template against, so this template does not restate it and you should not assume the paragraphs above are sufficient.

Have counsel or your towing operator confirm the current signage and notice requirements, and write the specifics into 17.1 before adoption. A tow that does not comply exposes the association to liability that is far larger than the parking problem you were solving.

18. Grills and open flame

Optional for your community. Appears in about 28 percent of published rules documents.

18.1 Grills and open-flame cooking devices are permitted [DESCRIBE the locations], and are prohibited [DESCRIBE].

18.2 A grill in use must be attended at all times and must be kept at least [NUMBER] feet from any structure, overhang, or combustible material.

18.3 Storage of propane cylinders is limited to [DESCRIBE, consistent with the fire code].

18.4 Where the Florida Fire Prevention Code, the applicable building code, or the local fire marshal imposes a stricter requirement than this section, that requirement controls.

Homeowners' associations: the appliance and fuel-source limit. Association documents may not preclude the use of an appliance, including a stove or grill, that uses the types or fuel sources of energy production that may be delivered by the utilities and gas dealers listed in § 720.3075(3)(b), Fla. Stat. See § 720.3075(3)(c), Fla. Stat. An “appliance” for that purpose is a device manufactured and designed to use energy and for which the Florida Building Code or the Florida Fire Prevention Code provides specific requirements.

In practice: an HOA rule banning gas grills as a category is on thin ice. A rule restricting where a grill may be used, requiring attendance, and setting a clearance distance is a location and safety rule, and stands on much firmer ground. Write 18.1 as a location rule, not a fuel-type rule.

Condominiums and cooperatives are not covered by § 720.3075 and generally have wider latitude here, particularly in multistory buildings where the fire code itself restricts open flame on balconies. Confirm your building's fire code obligations with the fire marshal before you write 18.1.

19. Satellite dishes and antennas

Optional for your community. Appears in about 26 percent of published rules documents. Almost all of those state a prohibition.

19.1 Installation of a satellite dish or antenna is subject to [DESCRIBE the association's placement and installation standards, drafted with counsel], and to the federal rule described in the note below.

19.2 An owner installing a dish or antenna is responsible for installation, maintenance, and any resulting damage, and must restore the affected surface when the equipment is removed.

Do not copy a prohibition into this section. The Federal Communications Commission's over-the-air reception devices rule restricts what a community association may prohibit or unreasonably delay with respect to certain antennas and satellite dishes in areas within an owner's exclusive use or control. That rule is federal and is not in the statute set we verified this template against.

This template deliberately ships no restriction here. Have counsel draft this section against the current federal rule, or delete the section entirely. A flat “no dishes” rule is the most common version in the corpus and is the version most likely to be unenforceable.

20. Smoking

Optional for your community. Appears in about 23 percent of published rules documents.

20.1 Smoking, including the use of electronic smoking devices, is prohibited in [DESCRIBE the enclosed common areas and any outdoor areas the declaration lets you reach].

20.2 Smoking within a [unit / parcel] is [permitted / restricted as follows: DESCRIBE]. Authority: Declaration Article [ARTICLE].

20.3 Cigarette butts and smoking material must be disposed of in a designated receptacle and may not be discarded on the [common elements / common areas] or from a [balcony / lanai / patio].

Where the line usually sits. A board's rulemaking power over the common elements or common areas is generally broader than its power over the interior of a unit or parcel. A rule restricting smoking inside a residence almost always needs authority in the declaration, and frequently needs a declaration amendment rather than a board rule. Confirm 20.2 with counsel and cite the declaration article, or delete 20.2 and keep only the common-area restriction.

21. Flags

Optional for your community, and easy to get wrong. Appears in about 20 percent of published rules documents, and most of those restrict rather than permit.

21.1 **Condominium.** A unit owner may display one portable, removable United States flag in a respectful way. On Armed Forces Day, Memorial Day, Flag Day, Independence Day, Patriot Day, and Veterans Day, a unit owner may also display in a respectful way portable, removable official flags, not larger than 4.5 feet by 6 feet, representing the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard. This applies regardless of any declaration rule or requirement dealing with flags or decorations. See § 718.113(4), Fla. Stat.

21.2 **Homeowners' association.** A homeowner may display in a respectful manner up to two portable, removable flags, not larger than 4.5 feet by 6 feet, chosen from the United States flag, the official flag of the State of Florida, a flag representing the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard, a POW-MIA flag, and a first responder flag. This applies even where a covenant, restriction, bylaw, rule, or requirement of the association would prohibit it. See § 720.304(2)(a), Fla. Stat.

21.3 **Flagpoles (homeowners' association).** Regardless of any covenant, restriction, bylaw, rule, or requirement of the association, a homeowner may erect a freestanding flagpole no more than 20 feet high on any portion of the homeowner's real property, so long as the flagpole does not obstruct sightlines at intersections and is not erected within or upon an easement. From that flagpole the homeowner may display one official United States flag no larger than 4.5 feet by 6 feet, and one other flag permitted under § 720.304(2)(a), Fla. Stat., equal in size to or smaller than the United States flag.

The flagpole and display remain subject to building codes, zoning setbacks, noise and lighting ordinances, and all setback and locational criteria in the governing documents. See § 720.304(2)(b), Fla. Stat.

21.4 Decorative and other flags. Flags other than those described above are [permitted / restricted as follows: DESCRIBE]. Authority: Declaration Article [ARTICLE].

Keep only the paragraph for your chapter. A condominium keeps 21.1. A homeowners' association keeps 21.2 and 21.3. A cooperative should confirm with counsel which provision applies before adopting either, because §§ 718.113(4) and 720.304(2), Fla. Stat., are written to condominiums and homeowners' associations respectively.

Also note § 720.3075(3)(a), Fla. Stat., which provides that homeowners' association documents may not preclude the display of up to two portable, removable flags as described in § 720.304(2)(a), Fla. Stat., displayed in a respectful manner consistent with 36 U.S.C. ch. 10.

22. Enforcement

Do not delete, and do not shorten. This is the section that decides whether everything above it is worth anything.

22.1 How a violation is handled

22.1.1 A violation may be reported by any [owner], by an association employee, or by the manager, in writing to [the manager / the association] at [CONTACT].

22.1.2 The association will ordinarily send a written courtesy notice describing the violation and asking the [owner] to correct it by a stated date. A courtesy notice is a practical first step, not a legal requirement, and the association may proceed directly to the formal process in 22.2 for a repeat violation, for a health or safety issue, or where the declaration or the law calls for it.

22.1.3 If the violation is not corrected, the board may authorize a fine or a suspension of use rights under 22.2.

22.1.4 Nothing in this section limits the association's right to seek an injunction, damages, or any other remedy available at law or in equity, or its right to enter and correct a condition where the declaration authorizes entry.

22.2 Fines and suspension of use rights

Keep only the block for your chapter. Delete the other two.

Block A: condominium, § 718.303(3), Fla. Stat.

A22.1 The association may levy reasonable fines for the failure of the owner of the unit, or its occupant, licensee, or invitee, to comply with the declaration, the bylaws, or these rules.

A22.2 A fine may not exceed \$100 per violation, or \$1,000 in the aggregate.

A22.3 A fine may not become a lien against a unit.

A22.4 A fine may be levied on the basis of each day of a continuing violation, with a single notice and a single opportunity for a hearing.

A22.5 No fine or suspension may be imposed unless the board first gives at least 14 days' written notice to the unit owner and, if applicable, to any tenant, licensee, or invitee sought to be fined or suspended, and an opportunity for a hearing.

A22.6 The hearing is before a committee of at least three members appointed by the board, none of whom is an officer, director, or employee of the association, or the spouse, parent, child, brother, or sister of an officer, director, or employee.

A22.7 The committee's role is limited to confirming or rejecting the fine or suspension the board levied. If the committee does not approve the proposed fine or suspension by majority vote, it may not be imposed.

A22.8 If the committee approves it, payment is due 5 days after notice of the approved fine is provided to the unit owner and, if applicable, to any tenant, licensee, or invitee.

A22.9 The association will provide written notice of the fine or suspension by mail or hand delivery.

A22.10 Suspension of common-element use. The association may suspend, for a reasonable period, the right of a unit owner, or the owner's tenant, guest, or invitee, to use the common elements, common facilities, or other association property for failure to comply with the declaration, the bylaws, or these rules. This does not apply to limited common elements intended to be used only by that unit, to common elements needed to access the unit, to utility services provided to the unit, to parking spaces, or to elevators.

Block B: cooperative, § 719.303(3), Fla. Stat.

B22.1 The association may levy reasonable fines for the failure of the unit owner, or the unit's occupant, licensee, or invitee, to comply with the cooperative documents or these rules.

B22.2 A fine may not exceed \$100 per violation, or \$1,000 in the aggregate, and may not become a lien against a unit.

B22.3 A fine may be levied on the basis of each day of a continuing violation, with a single notice and a single opportunity for a hearing.

B22.4 No fine or suspension may be imposed unless the board first gives at least 14 days' written notice and an opportunity for a hearing before a committee of at least three members appointed by the board, none of whom is an officer, director, or employee, or the spouse, parent, child, brother, or sister of an officer, director, or employee.

B22.5 The committee's role is limited to confirming or rejecting the fine or suspension. Without approval by majority vote, it may not be imposed.

B22.6 If approved, payment is due 5 days after the date of the committee meeting at which the fine is approved.

B22.7 Suspension of common-element use. Same scope and same carve-outs as A22.10 above, under § 719.303(3)(a), Fla. Stat.

Block C: homeowners' association, § 720.305(2), Fla. Stat.

C22.1 The association may levy reasonable fines for violations of the declaration, the bylaws, or these rules.

C22.2 A fine may not exceed \$100 per violation unless the governing documents provide otherwise, and may not exceed \$1,000 in the aggregate unless the governing documents provide otherwise. If your governing documents set a different figure, write it here and cite the article: [AMOUNT], Declaration Article [ARTICLE].

C22.3 A fine of less than \$1,000 may not become a lien against a parcel.

C22.4 A fine may be levied for each day of a continuing violation, with a single notice and a single opportunity for a hearing.

C22.5 **Notice.** No fine or suspension may be imposed unless the board first gives at least 14 days' written notice of the parcel owner's right to a hearing, sent to the owner's designated mailing or email address in the association's official records, and, if applicable, to any occupant, licensee, or invitee sought to be fined or suspended. The notice must include a description of the alleged violation, the specific action required to cure it if a cure is possible, and the hearing date, location, and access information if the hearing is held by telephone or other electronic means.

C22.6 **Timing and format of the hearing.** The hearing must be held within 90 days after the notice is issued, before a committee of at least three members appointed by the board, none of whom is an officer, director, or employee of the association, or the spouse, parent, child, brother, or sister of an officer, director, or employee. The committee may hold the hearing by telephone or other electronic means, and the parcel owner has the right to attend by telephone or other electronic means.

C22.7 **Committee decision.** The committee's role is limited to confirming or rejecting the fine or suspension the board levied. If the committee does not approve it by majority vote, it may not be imposed.

C22.8 **Written findings within 7 days.** Within 7 days after the hearing, the committee will provide written notice to the parcel owner at the designated mailing or email address in the official records, and, if applicable, to any occupant, licensee, or invitee, stating the committee's findings, any fine or suspension approved or rejected, how the violation may be cured if a cure is possible, how a suspension may be fulfilled, and the date by which a fine must be paid.

C22.9 **Cure ends it.** If the violation is cured before the hearing, or in the manner specified in the written notice under C22.5 or C22.8, a fine or suspension may not be imposed.

C22.10 **Payment date.** If the violation is not cured and the committee approves the fine by majority vote, the committee will set a payment date at least 30 days after delivery of the written notice under C22.8.

C22.11 **Attorney fees.** Attorney fees and costs may not be awarded against the parcel owner based on actions taken by the board before the date set for payment. Where the violation is not cured or the fine is not paid as required by the written notice, reasonable attorney fees and costs may be awarded to the association, and may not begin to accrue until after the noticed payment date and after the time for an appeal has expired.

C22.12 Suspension of common-area use. The association may suspend, for a reasonable period, the right of a member, or the member's tenant, guest, or invitee, to use the common areas and facilities. This does not apply to the portion of the common areas used to provide access or utility services to the parcel, and a suspension may not prohibit an owner or tenant from having vehicular and pedestrian ingress to and egress from the parcel, including the right to park.

C22.13 Two things the association may never fine for. Notwithstanding any provision to the contrary in the governing documents, the association may not levy a fine or impose a suspension for leaving garbage receptacles at the curb or the end of the driveway within 24 hours before or after the designated garbage collection day or time, or for leaving holiday decorations or lights on a structure or improvement on a parcel longer than the governing documents allow, unless they are left up for more than one week after the association gives the owner written notice of the violation. See § 720.305(7), Fla. Stat.

22.3 Suspension for nonpayment

Applies to all three chapters, with the details below. This is a different power from 22.2 and follows a different procedure. Do not merge the two.

22.3.1 Where a [unit / parcel] owner is more than 90 days delinquent in paying a fee, fine, or other monetary obligation, the association may suspend the right of the owner, and of the owner's occupant, licensee, tenant, guest, or invitee, to use the [common elements, common facilities, or other association property / common areas and facilities] until the obligation is paid in full. The carve-outs in A22.10 or C22.12, whichever applies to your community, still apply.

22.3.2 The notice and hearing requirements in 22.2 do not apply to a suspension for nonpayment.

22.3.3 A suspension for nonpayment must be approved at a properly noticed board meeting, after which the association will notify the owner, and if applicable the occupant, licensee, or invitee, by mail or hand delivery.

22.3.4 Voting rights. The association may suspend voting rights for nonpayment. For a condominium, the obligation must be more than \$1,000 and more than 90 days delinquent, proof of the obligation must be provided to the owner 30 days before the suspension takes effect, and the association must notify the owner at least 90 days before an election that voting rights may be suspended. See § 718.303(5), Fla. Stat. For a homeowners' association, the obligation must be more than 90 days delinquent. See § 720.305(4), Fla. Stat. In both cases a suspended voting interest is subtracted from the total voting interests for quorum and approval calculations, and the suspension ends when the obligation is paid.

22.4 What this section deliberately does not contain

22.4.1 No fine schedule above the statutory cap. If your community wants a published schedule of fine amounts by violation type, it must sit inside the applicable cap in 22.2. Do not print a schedule that exceeds it.

22.4.2 No fine levied by the manager or by a single board member. The board levies a proposed fine at a properly noticed meeting; the independent committee confirms or rejects it. Neither step may be delegated to the manager.

22.4.3 **No fine without the hearing.** Skipping the committee does not make the fine cheaper to collect. It makes it uncollectible.

Why this section is written the way it is. Across 1,765 published Florida rules documents, roughly 64 percent assert a fine or violation power, roughly 17 percent mention a hearing, and roughly 12 percent mention any appeal or reconsideration. Boards publish the penalty and omit the process. The process is the part the statute regulates, and it is the part that decides whether the penalty survives a challenge.

If your board removes any part of 22.2, understand what it just removed: the notice period, the independent committee, the majority vote, or the owner's chance to cure. Each of those is a statutory precondition, not a courtesy.

23. Adopting, amending, and distributing these rules

Do not delete.

23.1 **Adoption.** These rules were adopted by the board at a properly noticed board meeting held [ADOPTION DATE], recorded at [minute book reference or resolution number].

23.2 **Meeting notice for a rule change.**

- **Condominium.** Written notice of a board meeting at which an amendment to rules regarding unit use will be considered must be mailed, delivered, or electronically transmitted to the unit owners and posted conspicuously on the condominium property at least 14 days before the meeting. Evidence of compliance with the 14-day requirement must be made by an affidavit executed by the person providing the notice and filed with the association's official records. See § 718.112(2)(c), Fla. Stat. Do not treat that affidavit as optional paperwork; it is the association's proof that the rule was validly adopted.
- **Homeowners' association.** Notice of a board meeting must specifically identify the agenda items and must be posted conspicuously in the community at least 48 hours in advance, except in an emergency. In the alternative, if notice is not posted conspicuously, notice must be mailed or delivered to each member at least 7 days before the meeting, except in an emergency. Communities with more than 100 members may use a reasonable alternative if the bylaws provide one. See § 720.303(2), Fla. Stat. Check your declaration and bylaws for any longer notice period, and check whether a rule affecting parcel use requires more.
- **Cooperative.** Follow the notice requirements in Ch. 719, Fla. Stat., and in your bylaws. Confirm with counsel before adopting a rule that affects unit use.

23.3 **Amendment.** These rules may be amended by the board at a properly noticed board meeting, following the notice procedure in 23.2. An amendment takes effect on the date the board sets, which may not be earlier than the date the amended rules are distributed under 23.4.

23.4 **Distribution.**

- **Homeowners' association.** The association must provide a physical or digital copy of its rules and covenants to every new member, and must provide every member with an updated copy whenever the rules or covenants are amended. The association may adopt rules setting standards for the manner and timing of distribution, and may satisfy the requirement by posting

a complete copy, or a direct link, on the homepage of a member-accessible association website, provided the association notifies members of that intent by email to members who consented to electronic notice and by mail to all other members. See § 720.303(15), Fla. Stat.

- **Condominium and cooperative.** Distribute the adopted rules to every owner and keep the distribution record with the association's official records, whether or not your chapter compels it. An owner who never received the rule is the first person who will say so at a hearing.

23.5 Records. The association keeps the current rules in its official records and makes them available for inspection as the applicable chapter requires.

23.6 Retention of this version. The superseded version of these rules remains in the association's records. A violation is judged against the rules in effect on the date it occurred.

Version footer

Do not delete. Print this on the last page of the adopted document.

Document	Rules and regulations of [ASSOCIATION LEGAL NAME]
Revision	[REVISION NUMBER]
Adopted	[ADOPTION DATE]
Effective	[EFFECTIVE DATE]
Supersedes	Rules [adopted / revised] [DATE]
Board action	[Resolution or minute reference]
Distributed	[DATE], by [method]
Next scheduled review	[DATE]

Why the footer matters. Fewer than half of the published Florida rules documents we examined carry any dated adoption marker at all. More than half of the rules documents Florida associations publish therefore cannot be shown, from the face of the document, to have been adopted by anyone. Sign and date this page.

Before you adopt: a board checklist

- ☐ Every bracketed placeholder is filled in or the section is deleted.
- ☐ The declaration article and bylaws article granting rulemaking authority are written into Section 1.
- ☐ Each substantive section names the declaration article it rests on, or the board has decided it rests on the general common-area rulemaking power and counsel agrees.
- ☐ Only one chapter block remains in Section 22. The other two are deleted.

- ☐ The fine cap in Section 22 matches the applicable statute, and any higher figure for a homeowners' association is supported by a specific governing-document provision cited in C22.2.
- ☐ The enforcement section still contains the notice period, the independent committee, the majority vote, and the owner's opportunity to cure.
- ☐ No section requires a contractor to prove licensure for entry onto an owner's parcel, if the association is a homeowners' association.
- ☐ No section flatly prohibits electric vehicle charging in an owner's limited common element or exclusively designated parking area, if the association is a condominium.
- ☐ No restriction on artificial turf, boats, flags, vegetable gardens, clotheslines, or recreational vehicles applies without a visibility test, if the association is a homeowners' association.
- ☐ The towing section reflects the current requirements of § 715.07, Fla. Stat., confirmed with counsel or the towing operator, or the section is deleted.
- ☐ The satellite dish section was drafted by counsel against the current federal rule, or the section is deleted.
- ☐ The assistance-animal block is intact and was not expanded with a documentation checklist.
- ☐ The board meeting at which these rules will be adopted was noticed under Section 23.2, and the proof of notice is retained.
- ☐ The association's attorney has reviewed the document.
- ☐ The version footer is complete and dated.

Statutes referenced in this template

Verified against the Florida statute text held in Common Elements as of the date of this template. Statutes change; confirm the current text before relying on any figure below.

Citation	What it governs here
§ 718.110(13), Fla. Stat.	Condominium rental restrictions bind consenting owners and later purchasers
§ 718.112(2)(c), Fla. Stat.	14 days' notice and an affidavit for a board meeting on rules regarding unit use
§ 718.112(2)(k), Fla. Stat.	Condominium transfer and lease approval fee, \$150 per applicant, CPI adjusted
§ 718.113(4), Fla. Stat.	Condominium flag display
§ 718.113(5), Fla. Stat.	Condominium hurricane protection specifications, and the non-denial rule
§ 718.113(6), Fla. Stat.	Religious object on a unit door frame
§ 718.113(8), Fla. Stat.	Electric vehicle and natural gas fuel stations in a limited common element

Citation	What it governs here
§ 718.303(3), Fla. Stat.	Condominium fines, suspension, notice, and hearing committee
§ 718.303(5), Fla. Stat.	Condominium suspension of voting rights for nonpayment
§ 719.106(1)(i), Fla. Stat.	Cooperative transfer fee, \$100 per applicant
§ 719.303(3), Fla. Stat.	Cooperative fines, suspension, notice, and hearing committee
§ 720.303(2), Fla. Stat.	Homeowners' association board meeting notice
§ 720.303(15), Fla. Stat.	Duty to distribute rules and covenants to members
§ 720.304(2), Fla. Stat.	Homeowners' association flags and the 20-foot flagpole
§ 720.304(5), Fla. Stat.	Access ramps for medical necessity or disability
§ 720.304(6), Fla. Stat.	Security service signage within 10 feet of an entrance
§ 720.3035, Fla. Stat.	Architectural control, denial specificity, setbacks, hurricane protection
§ 720.3045, Fla. Stat.	Items not visible from frontage, adjacent parcel, common area, or golf course
§ 720.305(2), Fla. Stat.	Homeowners' association fines, hearing procedure, cure, and fee timing
§ 720.305(4), Fla. Stat.	Homeowners' association suspension of voting rights for nonpayment
§ 720.305(7), Fla. Stat.	Garbage receptacles and holiday decorations, no fine or suspension
§ 720.306(1)(h), Fla. Stat.	Rental restrictions adopted after July 1, 2021, apply prospectively
§ 720.3075(3), Fla. Stat.	Flags, fuel sources and appliances, driveway and work-vehicle parking, contractor entry
§ 720.3075(4), Fla. Stat.	Florida-friendly landscaping

Referenced but not verified in this template. Section 715.07, Fla. Stat. (towing from private property), § 163.04, Fla. Stat. (solar and energy devices), Ch. 760, Fla. Stat. (fair housing and assistance animals), and the Federal Communications Commission over-the-air reception devices rule were not part of the statute set this template was checked against. Where a section above touches one of them, the template states no legal rule and directs the board to counsel. That is deliberate.