

A nighttime photograph of a city street, likely in Miami, featuring tall skyscrapers and light trails from traffic. The text is overlaid on the top half of the image.

BROKERVIP

MIAMI
REALTORS

SEPT 26

FRIDAY

LUNCHEON EVENT



Condo Sales Solutions

*What Every Broker
Should Know*



CONGRATULATIONS on your

NEW CONDO
LISTING





BROKERVIP

LUNCHEON EVENT

MIAMI
REALTORS

SEPT 26

FRIDAY

Dear Fernando,

To help ensure a smooth transaction and support your success, MIAMI REALTORS® has compiled essential tools and resources just for you to assist with your condo listing. **Click on each box below.**

**Documents Sellers
Must Provide
to Buyers**



[CLICK HERE](#)

**Additional Tips to
Maximize the
Sales Price**



[CLICK HERE](#)

Under [Section 718.503\(2\), Florida Statutes](#), condominium sellers are required—at their own expense—to provide buyers with current condominium documents before the sale, including:

1. The declaration of condominium
2. Articles of incorporation of the association
3. Bylaws and rules of the association
4. An annual financial statement and annual budget
5. Inspector-prepared summary of the milestone inspection (if applicable)
6. Most recent Structural Integrity Reserve Study (SIRS) or statement the association has not completed one (if applicable)
7. Developer turnover report performed on or after July 1, 2023
8. Frequently asked questions and answers (FAQ) sheet
9. Governance form

If a person licensed under part I of chapter 475 provides to or otherwise obtains for a prospective purchaser the documents described in this subsection, the person is not liable for any error or inaccuracy contained in the documents.



#1 – Association’s Website

If the condominium building has 150 units or more, items 1–7 must be available electronically on the association’s password-protected website.

Upon written request, the association is required to provide unit owners with a username, password and access to these records via website or mobile app.

Effective: January 1, 2026

Condo buildings with **25+ units** must have a password-protected website.

#2 – Association or Management Company

Sellers—or their agents—can also obtain all the required documents directly from the association or property management company. Associations may charge a reasonable fee for printed copies, or sellers and authorized agents may bring a scannable device to make free copies on-site.

To make the process easier, MIAMI REALTORS® provides helpful forms for our members to use:

Florida Department of Business & Professional Regulations' (DBPR) forms:

- [Owners Request for Condo Docs](#)
- [Condo Docs Quick Reference Guide](#)
- [Notice of Condo Associations Non-Compliance with FLA. Stat. Sec. 718.111](#)
- [Request to Access Association Records](#)
- [Frequently Asked Questions and Answers Sheet](#) (blank form)
- [Condominium Governance Form](#)

Owner's Request for Condo Docs

- 9 Required Items
- Meeting Minutes
- Insurance Policies

OWNER'S REQUEST FOR CONDO DOCS

Pursuant to [Fla. Stat. Sec. 718.111\(12\)\(c\)1.b.](#), the Owner(s) is/are requesting the records indicated below from the Condominium Association. Kindly provide the records within 10 business days of this request as required by [Fla. Stat. Sec. 718.111\(12\)\(c\)1.a.](#)
Thank you for your assistance.

OWNER(S):

INDIVIDUAL NAME(S): _____
COMPANY OR CORPORATION: _____

PROPERTY:

STREET: _____
UNIT/APT. NO.: _____
CITY, STATE, ZIP: _____

CONDOMINIUM ASSOCIATION:

NAME: _____

CHECK ALL REQUESTED:	DOCUMENTS	DESCRIPTION
OFFICIAL RECORDS CONDOMINIUM ASSOCIATION MUST MAINTAIN PURSUANT TO FLA. STAT. SEC. 718.111(12)(A)		
☐	Developer documents	Plans, permits, warranties, and other items provided by the developer under Fla. Stat. Sec. 718.301(4) . See Fla. Stat. Sec. 718.111(12)(a)1.
☐	Declaration of condominium*	Photocopies of the recorded declaration and amendments for each condominium operated by the Condominium Association. See Fla. Stat. Sec. 718.111(12)(a)2.
☐	Bylaws*	Photocopies of the recorded bylaws and amendments. See Fla. Stat. Sec. 718.111(12)(a)3.
☐	Articles of Incorporation*	Certified copies of the articles of incorporation or other documents creating the Condominium Association, including amendments. See Fla. Stat. Sec. 718.111(12)(a)4.

10 Business Days to Deliver

- \$50 per day
(up to \$500)
- Crime
- Attorney Fees

NOTICE OF CONDO ASSOCIATION'S NONCOMPLIANCE **WITH FLA. STAT. SEC. 718.111**

THE CONDOMINIUM ASSOCIATION MUST DELIVER THE RECORDS TO THE OWNER WITHIN 10 WORKING DAYS AFTER RECEIPT OF THE OWNER'S REQUEST. THIS IS A COURTESY NOTICE THAT THE CONDOMINIUM ASSOCIATION HAS FAILED TO DO SO AND A DEMAND THAT THE CONDOMINIUM ASSOCIATION IMMEDIATELY CURE THE NONCOMPLIANCE. THE OWNER RESERVES THE RIGHT TO EXERCISE ALL REMEDIES IN EQUITY AND AT LAW.

THIS IS A REMINDER THAT THE CONDOMINIUM ASSOCIATION MUST, IN PART:

- ☐ Permanently maintain all official records specified in [Fla. Stat. Sec. 718.111\(12\)\(a\)1.-6.](#) from the inception of the Condominium Association to the present.
- ☐ Retain all other official records specified in [Fla. Stat. Sec. 718.111\(12\)\(a\)7.-20.](#) for at least 7 years unless otherwise specified by general law. *See* [Fla. Stat. Sec. 718.111\(12\)\(b\).](#)
- ☐ Provide access to the requested Records within 10 working days of receipt of a written request. Failure to do so creates a rebuttable presumption of the Condominium Association's willful non-compliance, which is subject to the penalties set forth below. *See* [Fla. Stat. Sec. 718.111\(12\)\(c\)1.a.](#)
- ☐ Make Records available within forty-five (45) miles of the Property or within the county where the Property is located. Alternatively, the Condominium Association may provide access electronically or via a website. *See* [Fla. Stat. Sec. 718.111\(12\)\(b\).](#)
- ☐ Allow the Owner and/or Representative to inspect the Records of the Condominium Association at all reasonable times at a reasonable expense if providing hard copies. *See* [Fla. Stat. Sec. 718.111\(12\)\(c\)1.a.](#)
- ☐ Allow Owner and/or the Representative to make copies of Records using personal devices (*e.g.*, smartphones, tablets, portable scanners, cameras, or other technology capable of scanning or taking photographs) without charging the Owner and/or Representative fees or costs. *See* [Fla. Stat. Sec. 718.111\(12\)\(c\)\(5\).](#)
- ☐ Provide a checklist to Owner and/or Representative detailing all Records provided and any Records that are unavailable. *See* [Fla. Stat. Sec. 718.111\(12\)©1.b.](#)

PENALTIES IF THE CONDOMINIUM ASSOCIATION WILLFULLY WITHHOLDS OR FAILS TO PROVIDE ACCESS TO RECORDS:

DAILY PENALTIES: **FINES.** \$50 per calendar day, for up to 10 days, beginning on the 11th working day after the request for Records. *See* Fla. Stat. Sec. 718.111(12)©1.a.

CRIMINAL PENALTIES: **SECOND-DEGREE MISDEMEANOR.** For directors, board members, or managers who knowingly, willfully, and repeatedly violate access requirements. "Repeatedly" means 2 or more violations in a 12-month period. *See* Fla. Stat. Sec. 718.111(12)©2.

FIRST-DEGREE MISDEMEANOR. For any person who knowingly or intentionally defaces or destroys accounting records required to be maintained in Chapter 718, Fla. Stat., or who knowingly and intentionally fails to create or maintain accounting records required to be

BROKERVIP LUNCHEON EVENT

MIAMI REALTORS
SEPT 26
FRIDAY

#3 – Miami-Dade County's Website



- Governing Docs
- Financial Statements
- Adopted Budget
- Certificate of Insurance

Miami-Dade Department of Regulatory & Economic Resources
Community Association Registry

About the Community Association Registration Process

The Ordinance for Registration of Community Associations requires condominium associations, cooperative associations and homeowners' associations governing real property located within incorporated and unincorporated Miami-Dade County to annually register with the Department of Regulatory and Economic Resources, Consumer Protection Division, in order to provide an easily accessible and centralized registry of documents such as associations are generally required to maintain under Florida Statutes.

This database is being provided as an easily accessible and centralized repository of documents created by the community associations. The information appearing on this website and in this database is for informational purposes only and should not be used as a substitute for legal advice. It is not intended to supplant a user's due diligence. Users should consult with a legal advisor before taking any action based on information contained in the database or any site to which it may be linked.

Miami-Dade County does not warrant the accuracy or validity of such information or that it has been provided in its entirety and assumes no responsibility for errors or omissions in any document or other item contained in this database or on this website. No warranty of any kind, implied, expressed, or statutory, including, but not limited to, warranties of non-infringement of third-party rights, title, merchantability, fitness for a particular purpose or freedom from computer virus, is given with respect to the contents of this website, its database, or any links therein.

How to use the portal

This portal allows you to search the Community Association Registry from January 2023 to the present within the Department of Regulatory and Economic Resources' jurisdiction. Searches can be performed by folio, address, registration number, community association name, association type and status. To see all registrations in the system, click the "View all registrations" button. To request documents, submit a public records request.

Q Enter Search Criteria

Community Association Name

Registration Number

Community Association Address

Folio Number

Municipality

Association Type

Registration Status

Enforcement Status

[View all registrations](#) [Filter](#) [Reset](#)

Results 12 of 4339 Total Records

Registration #	Name of Association	Association Address	Folio(s) Number	Association Type	Registration Status	Enforcement Status	Expiration Date
CR2300202	4250 BISCAYNE BOULEVARD CONDOMINIUM ASSOCIATION, INC.	4250 BISCAYNE BOULEVARD MIAMI FLORIDA 33137	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300203	MIRAGE CONDOMINIUM ASSOCIATION, INC.	8925 COLLINS AVE SURFSIDE FL 33154	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300204	IMPERIAL AT BRICKELL CONDOMINIUM ASSOCIATION, INC.	1627 BRICKELL AVENUE MIAMI FL 33129-1223	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300206	GALLERY ART CONDOMINIUM ASSOCIATION, INC.	333 NE 24 STREET SUITE 210 MIAMI FL 33137	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300207	ONE THOUSAND VENETIAN WAY CONDOMINIUM, INC.	1000 VENETIAN WAY MIAMI BEACH FL 33139	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300208	L'EXCELLENCE CONDOMINIUM ASSOCIATION, INC.	5757 COLLINS AVENUE MIAMI BEACH FL 33140	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300209	THE TOWER RESIDENCES CONDOMINIUM ASSOCIATION OF COCONUT GROVE, INC.	3400 SW 27TH AVE MIAMI FL 33133	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300210	BELLINI CONDOMINIUM ASSOCIATION, INC.	10225 COLLINS AVE BAL HARBOUR FL 33154	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300211	THE EXECUTIVE RESIDENCES CONDOMINIUM ASSOCIATION OF COCONUT GROVE, INC.	3350 SW 27 AVENUE MIAMI FL 33133	View Folio(s)	Condominium	Issued	No	01-31-2026
CR2300212	KILLIAN PLACE HOMEOWNERS ASSOCIATION, INC.	9716 SW 110 STREET MIAMI FL 33176	View Folio(s)	Homeowner	Issued	No	01-31-2026
CR2300213	LAMIL TOWNHOUSE ASSOCIATION INC.	10601 SW 71 LANE MIAMI FL 33173	View Folio(s)	Homeowner	Issued	No	01-31-2026
CR2300215	THE BRIDGEWATER TOWER CONDOMINIUM ASSOCIATION, INC.	1881 79TH ST CSWAY NORTH BAY VILLAGE FL 33141	View Folio(s)	Condominium	Issued	No	01-31-2026

1 2 3 4 5 6 7 8 ... > >>

Additional Tips to Maximize the Sales Price

MAXIMIZE THE SALES PRICE: MARKET FINANCING OPTIONS

To attract the broadest pool of qualified buyers—and avoid delays or deal cancellations—it's essential to gather financing-related documents upfront. Helping buyers determine which loan products the building may qualify for ensures your listing is positioned competitively and avoids wasted time.

START BY ASKING THE SELLER:

- What type of loan does the owner currently have?
- Is the loan assumable?

Typically, the Federal Housing Administration (FHA) insured and Veteran Administration (VA) loans are assumable, but conventional (Fannie Mae/Freddie Mac) loans are not. VA loans can be assumed by non-veterans if they meet the lender's credit and income requirements.

Next, do some preliminary work to attract more buyers.

Additional Tips to Maximize the Sales Price



FEDERAL HOUSING ADMINISTRATION (FHA) INSURED LOANS

Federal Housing Administration (FHA) Insured Loans
Veteran Administration (VA) Home Loan Guaranty Program

Check if the condo building is listed as an FHA- or VA-approved project in their public databases. If so, be sure to advertise that the building is already approved as of the listed date.

- [FHA-Approved Condo List*](#)
- [VA-Approved Condo Report](#) (Select Florida for a List)

***Note:** Condos not on the FHA list may still be eligible through single-unit approval (spot approval).

FANNIE MAE - PROJECT REVIEW STATUS

Ask the condo board or management company to request the project's status with Fannie Mae.

A property manager or board member of the homeowners' association is authorized to access Fannie Mae's "Condo Status Finder" to learn if Fannie Mae is aware of any physical, financial or operational condition with the project that does not meet their lending requirements.

- [Fannie Mae's Condo Status Finder](#)
- [Fannie Mae's Condo Status Finder – User Manual](#)

Please review the user manual to better understand the anticipated results from the search.

FREDDIE MAC - NOT ELIGIBLE STATUS CHECK

Request for the authorized representative of the association to verify the project's status with Freddie Mac.

An "Authorized Representative of a HOA" defined as a member of its board of directors, or its property manager is authorized to request if the condominium project is assigned a "Not Eligible" status from Freddie Mac and may appeal a condo project's not eligible status.

[Freddie Mac's Not Eligible Status Data Form](#)

BROKERVIP

LUNCHEON EVENT

MIAMI
REALTORS

SEPT 26

FRIDAY

Sellers of condominium units are legally required to provide specific information to prospective buyers, including milestone inspection summaries, developer turnover reports, and structural integrity reserve studies (SIRS). This section is intended to help MIAMI REALTOR® members better understand these newer legal requirements and support you in guiding sellers on how to locate and provide this information.

**Milestone
Inspections**



[CLICK HERE](#)

**Developers
Turnover**



[CLICK HERE](#)

**SIRS
Structural Integrity
Reserve Study**



[CLICK HERE](#)

COMPLETING THE CONDOMINIUM RIDER

Florida REALTORS® provides a Condominium Rider in Form Simplicity ([CR-7_A. Condominium Rider](#)).

Under Section 9(a) of Florida REALTORS® Condominium Rider in Form Simplicity, three options are provided:

(a) **MILESTONE INSPECTION**: The Association (check only one option):

- ☐ (i) is required to and has completed a milestone inspection report as described in Section 553.899, F.S. (SEE PARAGRAPH 10(d) BELOW FOR VOIDABILITY RIGHTS); or
- ☐ (ii) **IS NOT REQUIRED TO HAVE COMPLETED A MILESTONE INSPECTION REPORT AS DESCRIBED IN SECTION 553.899, F.S.; or**
- ☐ (iii) **IS REQUIRED TO HAVE COMPLETED A MILESTONE INSPECTION REPORT AS DESCRIBED IN SECTION 553.899, F.S. BUT HAS NOT COMPLETED SUCH INSPECTION.**

MIAMI REALTORS® NOTE: Condominium buildings with less than three habitable stories do not require a milestone inspection under state law (Option ii may be checked). However, if your local government requires a recertification, that report still needs to be disclosed.

Tip for Sellers: Always confirm with your association or property manager whether your building meets the 3+ story and age requirements under state law, and whether your local government requires a separate recertification.

COMPLETING THE CONDOMINIUM RIDER

Under Section 9(c) of Florida REALTORS® Condominium Rider in Form Simplicity, three options are provided:

(c) **STRUCTURAL INTEGRITY RESERVE STUDY**: The Association (check only one option)

☐ (i) is required to and has completed a structural integrity reserve study as described in Sections 718.103(26) and 718.112(2)(g), F.S. (SEE PARAGRAPH 10(d) BELOW FOR VOIDABILITY RIGHTS); or

☐ (ii) **IS NOT REQUIRED TO HAVE COMPLETED A STRUCTURAL INTEGRITY RESERVE STUDY AS DESCRIBED IN SECTIONS 718.103(26) AND 718.112(2)(g), F.S.;** or

☐ (iii) **IS REQUIRED TO HAVE COMPLETED A STRUCTURAL INTEGRITY RESERVE STUDY AS DESCRIBED IN SECTIONS 718.103(26) AND 718.112(2)(g), F.S. BUT HAS NOT COMPLETED SUCH STUDY.**

(NOTE: The definition of “structural integrity reserve study” is found in Section 718.103(28), F.S.)

MIAMI REALTORS® NOTE: The seller should obtain this information directly from the association or property manager. Unlike milestone inspections, SIRS are not required by local code for condominium buildings that are less than three stories.



BROKERVIP **LUNCHEON EVENT**

MIAMI REALTORS
SEPT 26
FRIDAY

Visit Our Condo Resource Hub

Our team has assembled everything you need at: miamirealtors.com/condos

Tip: Bookmark this page and share it with your sellers to help them gather everything needed early in the listing process.

Wishing you great success with your listing!

Best regards,

Danielle Blake

danielle@miamire.com

Chief of Residential & Advocacy

MIAMI Association of REALTORS®

Thank you!

