Milestone Inspection & SIRS Compliance Checklist

Florida condominium associations · buildings three habitable stories or higher

Milestone inspection (§553.899)

- [ ] Confirm whether each building is three habitable stories or higher and wholly or partly residential condo or co-op.
- [ ] Find the due date: December 31 of the year the building turns 30 (from the certificate of occupancy), then every 10 years. Ask the building department whether it requires the first one at 25 years.
- [ ] Within 14 days of the building department's notice, tell owners the inspection is required and when it is due.
- [ ] Complete Phase 1 (visual, licensed architect or engineer) within 180 days of the notice.
- [ ] If Phase 1 finds substantial structural deterioration: start Phase 2 and get the progress report within 180 days of the Phase 1 report. Repairs must begin within 365 days.
- [ ] Within 45 days of receiving the report: deliver the inspector's summary to every owner, post it in a conspicuous place, and publish the report and summary on the association website if required.
- [ ] Ask the engineer for a table of every recommendation, with its timeframe and page number.
- [ ] Add each dated item to the board agenda as a standing "open engineer items" line until it is closed; file the engineer's close-out letter for each one.
- [ ] Calendar the 10-year re-inspection the day the report arrives.

Structural integrity reserve study (§718.112(2)(g))

- [ ] Have a SIRS for each building three habitable stories or higher, at least every 10 years, by a licensed engineer or architect, or a certified reserve specialist or professional reserve analyst.
- [ ] Check the deadline: associations existing on or before July 1, 2022 had to finish the first SIRS by December 31, 2025 (December 31, 2026 at the latest if done with a milestone due by then). Co-ops: December 31, 2024 (§719.106).
- [ ] Every officer or director signs an affidavit acknowledging receipt of the completed study. Have the association's attorney prepare it; DBPR does not provide a form.
- [ ] Within 45 days: report completion to DBPR through the association's online account, and give owners a copy or notice that it is available.
- [ ] Associations with 25 or more units: post the study and the affidavits on the website.
- [ ] Keep the study as an official record for at least 15 years; give it, or a statement that none exists, to resale buyers.
- [ ] Do not waive or reduce reserves for SIRS components (budgets adopted on or after December 31, 2024).

Sources: Fla. Stat. §553.899, §718.112(2)(g) and (h), §719.106; Florida DBPR SIRS page. General information, current as of October 2026. Not legal advice; your governing documents, your policies and your attorney control.

Before hurricane season

- [ ] Compare the components in the SIRS with what the master policy insures.
- [ ] Keep the milestone report, SIRS, close-out letters and dated photos together, ready for a claim.

Sources: Fla. Stat. §553.899, §718.112(2)(g) and (h), §719.106; Florida DBPR SIRS page. General information, current as of October 2026. Not legal advice; your governing documents, your policies and your attorney control.