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# SIRS Board Meeting Agenda Template

A structured agenda for Florida condominium association board meetings addressing Structural Integrity Reserve Study (SIRS) compliance under Florida Statute 718.112

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|-------------------------------------|-------------------------|
| <b>Association Name:</b> _____      | <b>Date:</b> _____      |
| <b>Meeting Location:</b> _____      | <b>Time:</b> _____      |
| <b>Board Members Present:</b> _____ | <b>Quorum:</b> Yes / No |

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## 1. Call to Order & Roll Call

- Call meeting to order and confirm quorum
- Record board members present and absent
- Confirm meeting notice was properly posted per Florida Statute 718.112(2)(c)
- Approve minutes from previous meeting

## 2. SIRS Compliance Status Review

Review the current status of the association's Structural Integrity Reserve Study and ensure all statutory requirements are being met.

### 2a. SIRS Completion Status

- Confirm SIRS has been completed by a licensed engineer or reserve specialist
- Review date of most recent SIRS (must be updated every 10 years)
- Verify SIRS covers all 8 mandatory structural components:
  - 1. Roof (membrane, flashing, drainage)
  - 2. Structural systems (load-bearing walls, foundations, slabs, beams, columns)
  - 3. Fireproofing and fire protection (sprinklers, fire-rated assemblies, alarms)
  - 4. Plumbing (supply lines, drain lines, water heaters, risers)
  - 5. Electrical systems (main panels, distribution wiring, emergency generators)
  - 6. Waterproofing and exterior painting (building envelope, sealants, coatings)
  - 7. Windows and exterior doors (common-element windows, sliding doors, entry systems)
  - 8. Any other item exceeding the DBPR threshold (~\$25,675 for 2026)

## 2b. DBPR Filing Verification

- Confirm SIRS Reporting Form was submitted electronically to the DBPR
- Verify submission was within 45 days of SIRS completion
- Confirm association has an active online account with the DBPR Division of Condominiums
- Cross-check DBPR filing data against actual SIRS report for accuracy

*Note: DBPR filing data is publicly accessible to lenders, insurers, and prospective buyers. Inaccurate or missing filings can affect insurance eligibility and mortgage approvals for unit owners.*

## 3. Reserve Funding Analysis

As of January 1, 2026, associations may no longer waive or reduce reserve funding for the eight SIRS-mandated components, regardless of unit-owner vote (F.S. 718.112, as amended by HB 913).

### 3a. Funding Gap Assessment

| Component         | Est. Replacement Cost | Current Reserve | Remaining Life | Annual Req'd    | Budgeted        | Gap             |
|-------------------|-----------------------|-----------------|----------------|-----------------|-----------------|-----------------|
| Roof              | \$ _____              | \$ _____        | ____ yrs       | \$ _____        | \$ _____        | \$ _____        |
| Structural        | \$ _____              | \$ _____        | ____ yrs       | \$ _____        | \$ _____        | \$ _____        |
| Fire Protection   | \$ _____              | \$ _____        | ____ yrs       | \$ _____        | \$ _____        | \$ _____        |
| Plumbing          | \$ _____              | \$ _____        | ____ yrs       | \$ _____        | \$ _____        | \$ _____        |
| Electrical        | \$ _____              | \$ _____        | ____ yrs       | \$ _____        | \$ _____        | \$ _____        |
| Waterproofing     | \$ _____              | \$ _____        | ____ yrs       | \$ _____        | \$ _____        | \$ _____        |
| Windows/Doors     | \$ _____              | \$ _____        | ____ yrs       | \$ _____        | \$ _____        | \$ _____        |
| Other (>\$25,675) | \$ _____              | \$ _____        | ____ yrs       | \$ _____        | \$ _____        | \$ _____        |
| <b>TOTALS</b>     | <b>\$ _____</b>       | <b>\$ _____</b> |                | <b>\$ _____</b> | <b>\$ _____</b> | <b>\$ _____</b> |

*Formula: Annual Reserve Contribution = (Estimated Replacement Cost - Current Reserve Balance) / Remaining Useful Life*

### 3b. Funding Strategy Vote

- Present reserve funding gap analysis to the board
- Discuss funding options: budget increase, special assessment, or line of credit (HB 913 permits loans)
- Vote on adopted funding strategy for each component with a shortfall
- Record vote results and dissenting opinions in meeting minutes

## 4. Milestone Inspection Status (F.S. 553.899)

- Confirm building age and whether milestone inspection is required (3+ habitable stories, 25+ years old within 3 miles of coast, 30+ years elsewhere)
- Review Phase 1 inspection status and results

- If Phase 2 was required, review findings and remediation timeline
- Confirm milestone inspection report has been submitted to local building official

*Note: Citizens Property Insurance will not issue or renew policies for buildings that lack both a completed SIRS and milestone inspection. Private carriers are following the same standard.*

## 5. Insurance Coverage & Renewal Preparation

- Review current insurance policy expiration date: \_\_\_\_\_
- Confirm SIRS summary page and DBPR Compliance Affidavit are ready for carrier submission
- Request premium impact review from independent insurance agent
- Review D&O; insurance policy for SIRS-related exclusions or coverage gaps
- Discuss whether current coverage limits reflect updated replacement costs from SIRS

## 6. Board Member Compliance (HB 1021)

- Confirm all board members have completed required education courses
- Review financial transparency requirements for associations with 25+ units
- Confirm digital record-keeping systems are in place and up to date
- Review fiduciary duty obligations related to SIRS funding decisions

## 7. Action Items & Next Steps

| Action Item | Assigned To | Deadline | Status |
|-------------|-------------|----------|--------|
|             |             |          |        |
|             |             |          |        |
|             |             |          |        |
|             |             |          |        |
|             |             |          |        |

## 8. Next Meeting & Adjournment

- Schedule next SIRS review meeting: Date \_\_\_\_\_ Time \_\_\_\_\_
- Motion to adjourn — Moved by: \_\_\_\_\_ Seconded by: \_\_\_\_\_
- Meeting adjourned at: \_\_\_\_\_

**Need help translating your SIRS report into an insurance strategy?**

Atesa Risk Advisors specializes in Florida condo and HOA insurance. We can review your SIRS report, assess your reserve funding status, and shop 40+ A-rated carriers to find you the best coverage.

**(904) 900-5063 | [atesariskadvisors.com/get-quote](https://www.atesariskadvisors.com/get-quote) | [contact@atesariskadvisors.com](mailto:contact@atesariskadvisors.com)**

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This template is provided for informational purposes only and does not constitute legal advice. Consult your association attorney for legal guidance on SIRS compliance.