

How to Levy an HOA Fine the Right Way

Florida homeowners' associations · Section 720.305, Florida Statutes

A fine does not take effect just because the board votes for it. Follow each step in order. Skip the notice or the hearing and the fine is not valid as imposed.

- ☐ **Confirm the fine is allowed**

You may fine only for a violation of the declaration, the bylaws, or a reasonable rule. You may never fine for garbage cans left at the curb within 24 hours of collection, or for holiday decorations unless they stay up more than 1 week after written notice (s. 720.305(7)).
- ☐ **Set the amount within the caps**

Up to \$100 per violation, and \$1,000 in the aggregate, unless your governing documents allow a higher amount. You may fine per day of a continuing violation, but with a single notice and a single hearing.
- ☐ **Propose the fine at a noticed board meeting**

The board proposes the fine; it is the independent committee, not the board, that has the final say on whether it stands.
- ☐ **Give at least 14 days' written notice of a hearing**

Send the owner written notice of the right to a hearing at least 14 days out. State the violation, how to cure it, and the hearing's date, location, and access. The owner may attend by phone or other electronic means.
- ☐ **Appoint an independent hearing committee**

At least 3 members appointed by the board who are not officers, directors, or employees, and are not the spouse, parent, child, brother, or sister of one.
- ☐ **Hold the hearing within 90 days**

The committee's only job is to confirm or reject the fine by majority vote. If it does not approve the fine, the fine may not be imposed. If the owner cures the violation first, no fine.
- ☐ **Deliver written findings within 7 days**

After the hearing, the committee has 7 days to give the owner written findings. If the fine stands, set a payment date at least 30 days after that written notice.
- ☐ **Remember a small fine is not a lien**

A fine of less than \$1,000 may not become a lien against the parcel. Unpaid assessments are different.



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Free checklist. General information, not legal advice - review with your association's attorney.
Based on Section 720.305, Florida Statutes. Current as of July 6, 2026.