Daily Mail

We were fined $1k A DAY over delayed housing repairs and my quality of life is suffering

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For many property owners, the soaring cost of homeowners association (HOA) fees are turning **dream homes into financial nightmares**.

In condo buildings and housing communities, the fees cover the cost of building and grounds maintenance, plus shared amenities such as pools, clubhouses and fitness centers.

Once seen as a luxury add–on, HOA fees have become a standard feature for condo and apartment owners – and for some owners, the costs are becoming unmanageable.

HOA fees **have been increasing nationwide**, reflecting higher insurance costs and the growing expense required to maintain aging buildings.

A survey by **Realtor.com** found that 43.6 percent of property listings in 2025 included HOA fees, up from 34.3 percent in 2019.

The median monthly fee in 2025 was $135, up from $108 in 2019.

While that amount may seem modest, **many homeowners are facing far steeper increases** – particularly in states like Florida, where insurance costs and new safety regulations have intensified financial pressures.

For Brandi Harris, a 54–year–old homeowner from Coral Springs, Florida, the rising costs have become overwhelming.

Brandi Harris, a 54–year–old homeowner from Coral Springs, Florida, says the rising costs of homeownership have become overwhelming

Harris told the Daily Mail that her HOA fees have surged to more than $700 a month, driven in part by an additional $119 charge to repay a loan taken out by the association to replace roofs.

'My quality of life has become hard because of these fees,' she said. 'I am on disability with a fixed income. I don't get paid more, but the fees go up every year.'

Harris said the financial strain worsened after new regulations were introduced following the deadly 2021 **Surfside condo collapse** in Miami, which killed 98 people.

'The state required all these things to be done, which is fine, but they gave little time to do them,' she said. 'We had to scramble to get them done and didn't have enough funds.'

Her building imposed special assessment fees of more than $10,000 per owner to cover urgent repairs.

Failure to pay, she said, can result in losing your home. 'If you don't pay, they take your condo,' she added. The situation became even more dire when delays triggered fines from local authorities.

'Because we didn't comply with the city in time, they charged us $1,000 a day – a day,' she said. 'We now have a lien against our HOA.'

Local authorities levy fines when buildings fail to meet city safety or maintenance requirements by a set deadline.

HOA fees have been increasing nationwide, reflecting higher costs of aging buildings

After the 2021 Surfside collapse (pictured), Florida cities have introduced stricter enforcement of building safety rules

After the Surfside collapse, many Florida cities have cracked down on enforcement of building safety rules – via mandatory inspections, repairs and upgrades with tight timelines.

If an HOA doesn't complete the required work in time – often because it lacks the funds or is still collecting money from residents – the city can begin issuing penalties.

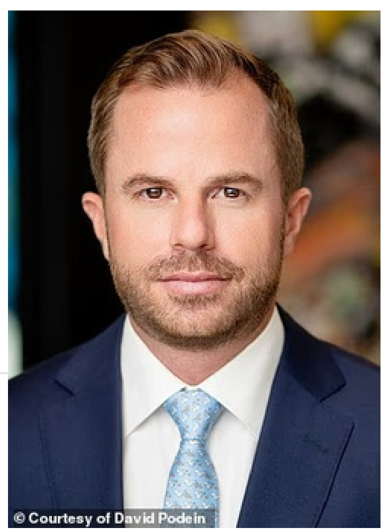
These fines can escalate quickly, sometimes reaching hundreds or even thousands of dollars per day.

Over time, unpaid fines accumulate. If they remain outstanding, the city can place a lien on the property or the HOA itself. A lien is essentially a legal claim over the property, which must be paid off before units can be sold or refinanced.

In practical terms, that means the financial burden doesn't just sit with the HOA – it ultimately falls on individual owners, who may face higher fees, special assessments and difficulty selling their homes.

Stories like Harris's are becoming increasingly common.

HOA fees, once a manageable cost bundled into homeownership, are now pushing some residents – particularly retirees and those on fixed incomes – into financial distress.



Property law expert David Podein said the situation in Florida reflects a much broader crisis in the property market

'This is definitely a big property problem,' Harris said. 'Most people can't afford houses and buy condos, but if the HOA fees are astronomical, then they can't buy.'

She warned that the issue is especially severe for older Americans, saying, 'what does this mean for our seniors? They can't buy or rent because rent is so high.'

Property law expert David Podein, an partner at Haber Law, said the situation reflects a much broader crisis.

'This is a critically important story, and one that my firm has been deeply immersed in,' Podein told the Daily Mail.

A survey found that 43.6 percent of property listings included an HOA fee in 2025

'I have spent over fifteen years advising condominium and HOA boards across South Florida... and what we are witnessing right now is unlike anything I have seen in my career.'

Podein said current conditions were driven by rising insurance premiums, stricter safety regulations and years of underfunded maintenance.

'It is everyday homeowners, many of them retirees on fixed incomes, who are bearing the full weight of it,' he said.

Florida, he noted, is particularly exposed because of its large population of older residents and heavy reliance on condo living.

'Many of these residents bought their units 10, 20, or 30 years ago when HOA fees were a few hundred dollars a month,' Podein said. 'They budgeted for retirement on that basis. No one planned for their cost of ownership to explode in just a few years.'

While Florida is currently at the center of the crisis, experts warn the trend is not isolated. Across the country, aging housing stock, rising repair costs, and more stringent building standards are putting upward pressure on HOA fees.