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(425) 977-5156
shineotter.com · info@shineotter.com

ONE-PAGE PLAN FOR FLORIDA HOMEOWNERS

Got an HOA Letter About a Dirty Roof or Driveway?

Read the letter first: it should describe the problem and, if there is a fix, say what to do. Under Florida's HOA law, a fine or suspension needs **at least 14 days' written notice** of your right to a hearing, and **none may be imposed if you cure the violation** before the hearing or as the notice says.

Your six steps

1. **Read it closely.** Note the rule it cites, what the problem is and where, the deadline, and whether it is a reminder or a formal notice about a fine or a hearing.
2. **Take dated photos** of the area as it looks today, before anything changes.
3. **Get the rule in writing.** Ask the manager or board for the section of your governing documents the letter relies on, so you know exactly what "clean" means in your community.
4. **Reply in writing.** Email is fine. Confirm you got the letter and say when you plan to fix it. If you need more time, ask now, not after the deadline.
5. **Book the cleaning** and match the method to the surface (see the table below).
6. **Send proof when it is done.** Share after photos and your invoice, and ask the association to confirm in writing that the issue is closed.

From the letter
Deadline: _____
Rule cited: _____
☐ Friendly reminder ☐ Formal notice of a fine or hearing

What Florida law says (HOA, section 720.305)

Notice	At least 14 days' written notice of your right to a hearing before a fine or a suspension of common-area use. The notice must describe the alleged violation and state the specific cure, if there is one.
Hearing	Held within 90 days after the notice, before a committee of at least three members appointed by the board. Committee members cannot be officers, directors, or employees of the association, or close relatives of one.
Cure	If the violation is cured before the hearing, or as the notice specifies, no fine or suspension may be imposed.
Fines	Reasonable fines only. A fine may not exceed $100 per violation unless the governing documents say otherwise. A daily fine for a continuing violation is capped at $1,000 in total unless the documents say otherwise.
After the hearing	Written findings within 7 days, and a payment date at least 30 days after the findings notice is delivered.

Based on the version posted on the Florida Legislature's website in November 2026 (latest amendment listed: 2024). It covers homeowners' associations under chapter 720. Condominiums fall under a different chapter, and your own documents may add rules.

Match the cleaning to the stain

The letter says	It is usually	The usual fix
Dark streaks on the roof	Algae, often Gloeocapsa magma	A low-pressure soft wash. The Asphalt Roofing Manufacturers Association (ARMA) says not to use a power washer on an asphalt roof to remove algae.
Stained tile roof	Algae or dirt on tile	Check your tile maker's limits first.
Green or black driveway, walkway, or pool deck	Algae and mildew on damp concrete or pavers	Pressure washing or a surface cleaner. Pavers need a wide spray at a low angle.
Mildew or dirt on stucco or siding	Algae, mold, and mildew in shaded, damp spots	Low pressure and a cleaning solution. Stucco maker Sto Corp. says not to exceed 500 psi.
Orange or white marks	Iron or minerals from sprinklers	Fix the spray first, then clean.

Check the water rules before you book. During a water shortage order, pressure washing just for looks can be limited. Check the current rules for your county. If a restriction is slowing you down, tell the association in writing and ask for a reasonable extension.

If you think the letter is wrong. You have the right to a hearing before a fine or suspension can be imposed. Ask in writing which rule applies and what the claim is based on, bring dated photos, and attend the hearing. For a large fine, a lien, or a dispute, talk to a Florida attorney.

Disclaimer. General information, not legal advice. **Sources:** Florida Legislature, Florida Statutes s. 720.305; Asphalt Roofing Manufacturers Association, Algae Discoloration; Sto Corp., Stucco Repair and Maintenance Guide; Concrete Masonry & Hardscapes Association, PAV-TEC-005; Southwest Florida Water Management District, District Water Restrictions.

Full guide with links: shineotter.com/blog/hoa-letter-dirty-roof-driveway-florida.html · Updated November 11, 2026

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