

## **PML Bridge Fund Reports Surge in Florida Funding Requests Amid Condo Crisis and Rising Insurance Cos**



**Cincinnati, Ohio Aug 24, 2025 ([Issuewire.com](https://www.issuewire.com))** - Angelo Sferrazza, CEO of PML Bridge Fund, today announced a sharp uptick in private capital funding requests originating from Florida, as property owners increasingly seek short-term lending solutions to avoid defaults on condominium association fees, mounting insurance premiums, and reserve mandates.

"This is not a speculative trend—it's a financial avalanche," said Sferrazza. "Florida homeowners, especially in aging condo communities, are turning to private capital to stay afloat or buy time to sell, as bank financing becomes harder to access and defaults increase.

**"Key Drivers Behind the Surge:**

- Condo fee hikes and reserve mandates: The 2025 Florida condo laws require associations to fully fund reserves and conduct milestone inspections—triggering steep monthly assessments and special charges.  
[Real Estate ShoppeStrang Tryson, PLLCVMA Lending](#)
- Soaring insurance costs: Amid a prolonged insurance crisis, premiums continue to climb, straining both associations and owners.  
[PropmodoCondo VulturesYahoo](#)
- Market cooldown and tightening lending: Condo prices have declined—by 1–6% statewide, and up to 22% in older buildings—with many units now ineligible for conventional mortgage financing.  
[The Wall Street JournalNew York Post](#)

Sferrazza warns that this complex risk profile—high fees, deferred maintenance, impaired market values, and regulatory pressure—is making traditional and institutional lenders increasingly hesitant to provide capital.

"While some of these properties may still hold equity, the regulatory requirements, insurance exposure, and softening market undermine their lending attractiveness," he explained. "Private capital can fill the financing gap—but only if the risk is properly understood.

"Looking ahead, Sferrazza forecasts further inventory growth, higher default rates, and solid demand for bridge financing, especially among property owners seeking to stabilize cash flow or prepare for a sale amid tightening bank guidelines.

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