

THE FLORIDA SENATE
2023 SUMMARY OF LEGISLATION PASSED
Committee on Banking and Insurance

CS/HB 881 — My Safe Florida Home Program

by Insurance and Banking Subcommittee and Rep. LaMarca and others (CS/CS/SB 748 by Fiscal Policy Committee; Banking and Insurance Committee; and Senator Boyd)

The bill revises provisions relating to the My Safe Florida Home Program (Program). The bill:

- Provides the Program may select as a mitigation inspector a licensed home inspector who has completed certain training.
- Provides an inspection under the Program may only be done on a property for which a homestead exemption has been granted.
- Revises eligibility requirements for mitigation inspections to include townhouses to determine if opening protection mitigation would provide improvements to mitigate hurricane damage.
- Revises eligibility requirements for mitigation grants to include dwellings with an insured value of \$700,000 or less (up from \$500,000 or less) and for opening protection for townhouses when recommended by a hurricane mitigation inspection.
- Deletes the requirement a property eligible for a mitigation grant must be located in the “wind-borne debris region.”
- Increases the amount from \$5,000 to \$10,000 that low-income homeowners may receive from a grant and not have to provide a matching amount.
- Adds the Citizens Property Insurance Corporation to the list of entities that may receive Program brochures for redistribution.
- Deletes the requirement contracts valued at one million dollars or more entered into by the Program be reviewed and approved by the Legislative Budget Commission.
- Requires the Department of Financial Services (DFS) to develop a quality assurance and reinspection program.

If approved by the Governor, or allowed to become law without the Governor’s signature, these provisions take effect July 1, 2023.

Vote: Senate 38-0; House 115-0