

THE FLORIDA SENATE
2025 SUMMARY OF LEGISLATION PASSED
Committee on Banking and Insurance

CS/CS/HB 393 — My Safe Florida Condominium Pilot Program

by Budget Committee; Housing, Agriculture & Tourism Subcommittee; and Reps. Lopez, V., Hunschofsky, and others (CS/CS/SB 592 by Regulated Industries Committee; Banking and Insurance Committee; and Senators Leek and Pizzo)

The bill revises provisions of the My Safe Florida Condominium Pilot Program (Program) within the Department of Financial Services to:

- Exclude detached units on individual parcels of land from the definition of “condominium.”
- Limit participation in the Program to structures or buildings on the condominium property that are three or more stories in height and contain at least two single-family dwellings.
- Prohibit an association application for an inspection or mitigation grant unless the windows of the subject property are established as common elements in the declaration and the association has complied with the inspection requirements in ss. 553.899 and 718.112(2)(g) and (h), F.S.
- Require approval of at least 75 percent of all unit owners who reside within the structure or building that is the subject of the mitigation grant, rather than a unanimous vote of all unit owners.
- Eliminate the restrictions that limit grant contributions to:
 - o For a roof-related project, \$11 per square foot multiplied by the roof’s square footage, not to exceed \$1,000 per unit, with a maximum grant award of 50 percent of the project’s cost.
 - o On an opening protection-related project, a maximum grant award of \$750 per window or door, not to exceed \$1,500 per unit, with a maximum grant award of 50 percent of the project’s cost.
- Specify the roof mitigation techniques that may receive a grant award.
- Require that the improvements must be verified during the final hurricane mitigation inspection to qualify for grant funds.
- Provide that grant funds may only be used for water intrusion mitigation devices or mitigation improvements that will result in an insurance premium mitigation credit, discount, or other rate differential for the building or structure to which such device or improvement is applied or made.
- Require that it is a condition of awarding a grant that mitigation improvements be made to all openings if doing so is necessary for the building or structure to qualify for a mitigation credit, discount, or other rate differential.

If approved by the Governor, or allowed to become law without the Governor’s signature, these provisions take effect upon becoming a law.

Vote: Senate 37-0; House 111-0