



402088

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/17/2023	.	
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	.	

The Committee on Banking and Insurance (Boyd) recommended the following:

Senate Amendment (with title amendment)

Delete lines 72 - 248
and insert:
damage.

(b) The Department of Financial Services shall contract with wind certification entities to provide hurricane mitigation inspections. The inspections provided to homeowners, at a minimum, must include:

1. A home inspection and report that summarizes the results



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11 and identifies recommended improvements a homeowner may take to
12 mitigate hurricane damage.

13 2. A range of cost estimates regarding the recommended
14 mitigation improvements.

15 3. ~~Insurer-specific~~ Information regarding estimated premium
16 discounts, correlated to the current mitigation features and the
17 recommended mitigation improvements identified by the
18 inspection.

19 (c) ~~(b)~~ To qualify for selection by the department as a wind
20 certification entity to provide hurricane mitigation
21 inspections, the entity must ~~shall~~, at a minimum, meet the
22 following requirements:

23 1. Use hurricane mitigation inspectors who are licensed or
24 certified as:

25 a. ~~Are certified as~~ A building inspector under s. 468.607;

26 b. ~~Are licensed as~~ A general, building, or residential
27 contractor under s. 489.111;

28 c. ~~Are licensed as~~ A professional engineer under s. 471.015
29 and ~~who have passed the appropriate equivalency test of the~~
30 ~~building code training program as required by s. 553.841;~~

31 d. ~~Are licensed as~~ A professional architect under s.
32 481.213; or

33 e. A home inspector under s. 468.8314 and who have
34 completed at least 3 hours of hurricane mitigation training
35 approved by the Construction Industry Licensing Board, which
36 training must include hurricane mitigation techniques,
37 compliance with the uniform mitigation verification form, and
38 completion of a proficiency exam ~~Have at least 2 years of~~
39 ~~experience in residential construction or residential building~~



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40 ~~inspection and have received specialized training in hurricane~~
41 ~~mitigation procedures. Such training may be provided by a class~~
42 ~~offered online or in person.~~

43 2. Use hurricane mitigation inspectors who also~~+~~
44 ~~a.~~ have undergone drug testing and a background screening.
45 The department may conduct criminal record checks of inspectors
46 used by wind certification entities. Inspectors must submit a
47 set of ~~the~~ fingerprints to the department for state and national
48 criminal history checks and must pay the fingerprint processing
49 fee set forth in s. 624.501. The fingerprints must ~~shall~~ be sent
50 by the department to the Department of Law Enforcement and
51 forwarded to the Federal Bureau of Investigation for processing.
52 The results must ~~shall~~ be returned to the department for
53 screening. The fingerprints must ~~shall~~ be taken by a law
54 enforcement agency, designated examination center, or other
55 department-approved entity;~~and~~

56 ~~b. Have been certified, in a manner satisfactory to the~~
57 ~~department, to conduct the inspections.~~

58 3. Provide a quality assurance program including a
59 reinspection component.

60 ~~(c) The department shall implement a quality assurance~~
61 ~~program that includes a statistically valid number of~~
62 ~~reinspections.~~

63 (d) An application for an inspection must contain a signed
64 or electronically verified statement made under penalty of
65 perjury that the applicant has submitted only a single
66 application for that home.

67 (e) The owner of a site-built, single-family, residential
68 property for which a homestead exemption has been granted may



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69 apply for and receive an inspection without also applying for a
70 grant pursuant to subsection (2) and without meeting the
71 requirements of paragraph (2) (a).

72 (2) MITIGATION GRANTS.—Financial grants shall be used to
73 encourage single-family, site-built, owner-occupied, residential
74 property owners to retrofit their properties to make them less
75 vulnerable to hurricane damage.

76 (a) For a homeowner to be eligible for a grant, the
77 following criteria must be met:

78 1. The homeowner must have been granted a homestead
79 exemption on the home under chapter 196.

80 2. The home must be a dwelling with an insured value of
81 \$500,000 or less. Homeowners who are low-income persons, as
82 defined in s. 420.0004(11), are exempt from this requirement.

83 3. The home must undergo ~~have undergone~~ an acceptable
84 hurricane mitigation inspection as provided in subsection (1)
85 ~~after July 1, 2008.~~

86 4. ~~The home must be located in the "wind-borne debris~~
87 ~~region" as that term is defined in the Florida Building Code.~~

88 5. ~~The building permit application for initial construction~~
89 ~~of the home must have been made before January 1, 2008.~~

90 5.6. ~~The homeowner must agree to make his or her home~~
91 ~~available for inspection once a mitigation project is completed.~~

92
93 An application for a grant must contain a signed or
94 electronically verified statement made under penalty of perjury
95 that the applicant has submitted only a single application and
96 must have attached documents demonstrating the applicant meets
97 the requirements of this paragraph.



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98 (b) All grants must be matched on the basis of \$1 provided
99 by the applicant for \$2 provided by the state up to a maximum
100 state contribution of \$10,000 toward the actual cost of the
101 mitigation project.

102 (c) The program shall create a process in which contractors
103 agree to participate and homeowners select from a list of
104 participating contractors. All mitigation must be based upon the
105 securing of all required local permits and inspections and must
106 be performed by properly licensed contractors. ~~Mitigation~~
107 ~~projects are subject to random reinspection of up to at least 5~~
108 ~~percent of all projects.~~ Hurricane mitigation inspectors
109 qualifying for the program may also participate as mitigation
110 contractors as long as the inspectors meet the department's
111 qualifications and certification requirements for mitigation
112 contractors.

113 (d) Matching fund grants shall also be made available to
114 local governments and nonprofit entities for projects that will
115 reduce hurricane damage to single-family, site-built, owner-
116 occupied, residential property. The department shall liberally
117 construe those requirements in favor of availing the state of
118 the opportunity to leverage funding for the My Safe Florida Home
119 Program with other sources of funding.

120 (e) When recommended by a hurricane mitigation inspection,
121 grants may be used for the following improvements:

- 122 1. Opening protection.
- 123 2. Exterior doors, including garage doors.
- 124 3. ~~Brace gable ends.~~
- 125 4. Reinforcing roof-to-wall connections.
- 126 4.5. Improving the strength of roof-deck attachments.



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127 ~~6. Upgrading roof covering from code to code plus.~~

128 ~~5.7.~~ Secondary water barrier for roof.

129

130 The department may require that improvements be made to all
131 openings, including exterior doors and garage doors, as a
132 condition of reimbursing a homeowner approved for a grant. The
133 department may adopt, by rule, the maximum grant allowances for
134 any improvement allowable under this paragraph.

135 (f) Grants may be used on a previously inspected existing
136 structure or on a rebuild. A rebuild is defined as a site-built,
137 single-family dwelling under construction to replace a home that
138 was destroyed or significantly damaged by a hurricane and deemed
139 unlivable by a regulatory authority. The homeowner must be a
140 low-income homeowner as defined in paragraph (g), must have had
141 a homestead exemption for that home before ~~prior to~~ the
142 hurricane, and must be intending to rebuild the home as that
143 homeowner's homestead.

144 (g) Low-income homeowners, as defined in s. 420.0004(11),
145 who otherwise meet the requirements of paragraphs (a), (c), (e),
146 and (f) are eligible for a grant of up to \$10,000 ~~\$5,000~~ and are
147 not required to provide a matching amount to receive the grant.
148 ~~Additionally, for low-income homeowners, grant funding may be~~
149 ~~used for repair to existing structures leading to any of the~~
150 ~~mitigation improvements provided in paragraph (e), limited to 20~~
151 ~~percent of the grant value.~~ The program may accept a
152 certification directly from a low-income homeowner that the
153 homeowner meets the requirements of s. 420.0004(11) if the
154 homeowner provides such certification in a signed or
155 electronically verified statement made under penalty of perjury.



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156 ~~(h) The department shall establish objective, reasonable~~
157 ~~criteria for prioritizing grant applications, consistent with~~
158 ~~the requirements of this section.~~

159 ~~(i)~~ The department shall develop a process that ensures the
160 most efficient means to collect and verify grant applications to
161 determine eligibility and may direct hurricane mitigation
162 inspectors to collect and verify grant application information
163 or use the Internet or other electronic means to collect
164 information and determine eligibility.

165 (3) EDUCATION, AND CONSUMER AWARENESS, AND OUTREACH.-

166 (a) The department may undertake a statewide multimedia
167 public outreach and advertising campaign to inform consumers of
168 the availability and benefits of hurricane inspections and of
169 the safety and financial benefits of residential hurricane
170 damage mitigation. The department may seek out and use local,
171 state, federal, and private funds to support the campaign.

172 (b) The program may develop brochures for distribution to
173 Citizens Property Insurance Corporation, general contractors,
174 roofing contractors, and real estate brokers and sales
175 associates who are licensed under part I of chapter 475 which
176 provide information on the benefits to homeowners of residential
177 hurricane damage mitigation. Citizens Property Insurance
178 Corporation is encouraged to distribute the brochure to its
179 policyholders.

180
181 ===== T I T L E A M E N D M E N T =====

182 And the title is amended as follows:

183 Delete lines 7 - 17

184 and insert:



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185 granted a homestead exemption; revising the
186 information provided to homeowners as part of a
187 hurricane mitigation inspection; revising the
188 hurricane mitigation inspectors that may be selected
189 by the Department of Financial Services to provide
190 hurricane mitigation inspections; deleting a provision
191 requiring the department to implement a certain
192 quality assurance program; revising the criteria for