

Amendment No. 1

COMMITTEE/SUBCOMMITTEE ACTION

| | | |
|-----------------------|---------------|-------|
| ADOPTED | <u> </u> | (Y/N) |
| ADOPTED AS AMENDED | <u> </u> | (Y/N) |
| ADOPTED W/O OBJECTION | <u> </u> | (Y/N) |
| FAILED TO ADOPT | <u> </u> | (Y/N) |
| WITHDRAWN | <u> </u> | (Y/N) |
| OTHER | <u> </u> | |

1 Committee/Subcommittee hearing bill: Insurance & Banking
2 Subcommittee

3 Representative LaMarca offered the following:

4
5 **Amendment (with title amendment)**

6 Remove lines 72-249 and insert:
7 hurricane damage.

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

12 1. A home inspection and report that summarizes the
13 results and identifies recommended improvements a homeowner may
14 take to mitigate hurricane damage.

15 2. A range of cost estimates regarding the recommended
16 mitigation improvements.

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

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

25 1. Use hurricane mitigation inspectors who are licensed or
26 certified as:

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

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

30 c. ~~Are licensed as~~ A professional engineer under s.
31 471.015 and who have ~~passed the appropriate equivalency test of~~
32 ~~the building code training program as required by s. 553.841;~~

33 d. ~~Are licensed as~~ A professional architect under s.
34 481.213; or

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

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42 ~~have received specialized training in hurricane mitigation~~
43 ~~procedures. Such training may be provided by a class offered~~
44 ~~online or in person.~~

45 2. Use hurricane mitigation inspectors who also:

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

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

60 3. Provide a quality assurance program including a
61 reinspection component.

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

65 (d) An application for an inspection must contain a signed
66 or electronically verified statement made under penalty of

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67 perjury that the applicant has submitted only a single
68 application for that home.

69 (e) The owner of a site-built, single-family, residential
70 property for which a homestead exemption has been granted may
71 apply for and receive an inspection without also applying for a
72 grant pursuant to subsection (2) and without meeting the
73 requirements of paragraph (2)(a).

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

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

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

82 2. The home must be a dwelling with an insured value of
83 \$500,000 or less. Homeowners who are low-income persons, as
84 defined in s. 420.0004(11), are exempt from this requirement.

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

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

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90 ~~5.~~ The building permit application for initial
91 construction of the home must have been made before January 1,
92 2008.

93 ~~5.6.~~ The homeowner must agree to make his or her home
94 available for inspection once a mitigation project is completed.

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

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

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

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114 department's qualifications and certification requirements for
115 mitigation contractors.

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

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

- 125 1. Opening protection.
- 126 2. Exterior doors, including garage doors.
- 127 3. ~~Brace gable ends.~~
- 128 4. Reinforcing roof-to-wall connections.
- 129 4.5. Improving the strength of roof-deck attachments.
- 130 ~~6. Upgrading roof covering from code to code plus.~~
- 131 5.7. Secondary water barrier for roof.

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

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

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

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

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

168 (3) EDUCATION, AND CONSUMER AWARENESS, AND OUTREACH.—

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

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

183 -----
184
185 **T I T L E A M E N D M E N T**

186 Remove lines 7-17 and insert:

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