

Amendment No.

CHAMBER ACTION

Senate

House

.

---

1 Representative LaMarca offered the following:

2  
3 **Amendment (with title amendment)**

4 Remove lines 69-224 and insert:

5 hurricane damage. An inspector may inspect a townhouse as  
6 defined in s. 481.203 to determine if opening protection  
7 mitigation as listed in paragraph (2) (e) would provide  
8 improvements to mitigate hurricane damage.

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

601959

Approved For Filing: 4/21/2023 3:57:40 PM

Amendment No.

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

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

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

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

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

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

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

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

34 d. ~~Are licensed as~~ A professional architect under s.  
35 481.213; or

36 e. A home inspector under s. 468.8314 and who have  
37 completed at least 3 hours of hurricane mitigation training

601959

Approved For Filing: 4/21/2023 3:57:40 PM

Amendment No.

38 approved by the Construction Industry Licensing Board, which  
39 training must include hurricane mitigation techniques,  
40 compliance with the uniform mitigation verification form, and  
41 completion of a proficiency exam.

42 ~~e. Have at least 2 years of experience in residential~~  
43 ~~construction or residential building inspection and have~~  
44 ~~received specialized training in hurricane mitigation~~  
45 ~~procedures. Such training may be provided by a class offered~~  
46 ~~online or in person.~~

47 2. Use hurricane mitigation inspectors who also:

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

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

601959

Approved For Filing: 4/21/2023 3:57:40 PM

Amendment No.

62 3. Provide a quality assurance program including a  
63 reinspection component.

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

67 (d) An application for an inspection must contain a signed  
68 or electronically verified statement made under penalty of  
69 perjury that the applicant has submitted only a single  
70 application for that home.

71 (e) The owner of a site-built, single-family, residential  
72 property or townhouse as defined in s. 481.203, for which a  
73 homestead exemption has been granted, may apply for and receive  
74 an inspection without also applying for a grant pursuant to  
75 subsection (2) and without meeting the requirements of paragraph  
76 (2)(a).

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

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

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

85 2. The home must be a dwelling with an insured value of  
86 \$700,000 ~~\$500,000~~ or less. Homeowners who are low-income

601959

Approved For Filing: 4/21/2023 3:57:40 PM

Amendment No.

87 persons, as defined in s. 420.0004(11), are exempt from this  
88 requirement.

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

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

94 ~~4.5.~~ The building permit application for initial  
95 construction of the home must have been made before January 1,  
96 2008.

97 ~~5.6.~~ The homeowner must agree to make his or her home  
98 available for inspection once a mitigation project is completed.

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

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

109 (c) The program shall create a process in which  
110 contractors agree to participate and homeowners select from a  
111 list of participating contractors. All mitigation must be based

601959

Approved For Filing: 4/21/2023 3:57:40 PM

Amendment No.

112 upon the securing of all required local permits and inspections  
113 and must be performed by properly licensed contractors.  
114 ~~Mitigation projects are subject to random reinspection of up to~~  
115 ~~at least 5 percent of all projects.~~ Hurricane mitigation  
116 inspectors qualifying for the program may also participate as  
117 mitigation contractors as long as the inspectors meet the  
118 department's qualifications and certification requirements for  
119 mitigation contractors.

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

127 (e) When recommended by a hurricane mitigation inspection,  
128 grants for eligible homes may be used for the following  
129 improvements:

- 130 1. Opening protection.
- 131 2. Exterior doors, including garage doors.
- 132 ~~3. Brace gable ends.~~
- 133 ~~3.4.~~ Reinforcing roof-to-wall connections.
- 134 ~~4.5.~~ Improving the strength of roof-deck attachments.
- 135 ~~6. Upgrading roof covering from code to code plus.~~
- 136 ~~5.7.~~ Secondary water barrier for roof.

601959

Approved For Filing: 4/21/2023 3:57:40 PM

Amendment No.

137 (f) When recommended by a hurricane mitigation inspection,  
138 grants for townhouses, as defined in s. 481.203, may only be  
139 used for opening protection.

140  
141 The department may require that improvements be made to all  
142 openings, including exterior doors and garage doors, as a  
143 condition of reimbursing a homeowner approved for a grant. The  
144 department may adopt, by rule, the maximum grant allowances for  
145 any improvement allowable under paragraph (e) or this paragraph.

146  
147 (g)-(f) Grants may be used on a previously inspected  
148 existing structure or on a rebuild. A rebuild is defined as a  
149 site-built, single-family dwelling under construction to replace  
150 a home that was destroyed or significantly damaged by a  
151 hurricane and deemed unlivable by a regulatory authority. The  
152 homeowner must be a low-income homeowner as defined in paragraph  
153 (h) -(g), must have had a homestead exemption for that home  
154 before ~~prior to~~ the hurricane, and must be intending to rebuild  
155 the home as that homeowner's homestead.

156 (h)-(g) Low-income homeowners, as defined in s.  
157 420.0004(11), who otherwise meet the requirements of paragraphs  
158 (a), (c), (e), and (g) -(f) are eligible for a grant of up to  
159 \$10,000 ~~\$5,000~~ and are not required to provide a matching amount  
160 to receive the grant. ~~Additionally, for low-income homeowners,~~  
161 ~~grant funding may be used for repair to existing structures~~

601959

Approved For Filing: 4/21/2023 3:57:40 PM

Amendment No.

162 ~~leading to any of the mitigation improvements provided in~~  
 163 ~~paragraph (c), limited to 20 percent of the grant value. The~~  
 164 program may accept a certification directly from a low-income  
 165 homeowner that the homeowner meets the requirements of s.  
 166 420.0004(11) if the homeowner provides such certification in a  
 167 signed or electronically verified statement made under penalty  
 168 of perjury.

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

172 (i) The department shall develop a process that ensures  
 173

174 -----

175 **T I T L E A M E N D M E N T**

176 Remove lines 7-19 and insert:  
 177 granted a homestead exemption; authorizing an  
 178 inspector to inspect townhouses to determine if a  
 179 certain mitigation would provide improvements to  
 180 mitigate hurricane damage; revising the information  
 181 provided to homeowners as part of a hurricane  
 182 mitigation inspection; revising the hurricane  
 183 mitigation inspectors that may be selected by the  
 184 Department of Financial Services to provide hurricane  
 185 mitigation inspections; deleting a provision requiring  
 186 the department to implement a certain quality

601959

Approved For Filing: 4/21/2023 3:57:40 PM



Amendment No.

187 assurance program; revising the criteria for  
188 mitigation grant eligibility for homeowners; deleting  
189 a provision that subjects mitigation projects to  
190 random reinspection for a specified timeframe;  
191 revising the improvements for eligible homes for which  
192 mitigation grants may be used; providing that such  
193 grants for townhouses may be used only for a specified  
194 purpose; revising the amount low-income homeowners

601959

Approved For Filing: 4/21/2023 3:57:40 PM