

1                   A bill to be entitled  
 2           An act relating to mortgage loans and insurance  
 3           payments grant program; creating s. 409.14653, F.S.;  
 4           creating within the Department of Commerce a grant  
 5           program for mortgage loans and homeowners' and motor  
 6           vehicle insurance payments for residents; providing  
 7           for the allocation of funds; requiring the program to  
 8           be administered by the department; providing  
 9           definitions; providing eligibility amounts; providing  
 10          duties of the department in administering the program;  
 11          requiring the department to adopt rules; providing an  
 12          effective date.

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 14   Be It Enacted by the Legislature of the State of Florida:

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 16          Section 1.   Section 409.14653, Florida Statutes, is created  
 17          to read:

18          409.14653 Grant program for payments of mortgage loans and  
 19          homeowners' and motor vehicle insurance.-

20          (1) There is created within the Department of Commerce a  
 21          program to award grants to residents of the state to assist with  
 22          mortgage loans and homeowners' and motor vehicle insurance  
 23          payments. The Office of Insurance Regulation shall allocate  
 24          funds for the program, which shall be administered by the  
 25          department.

26        (2) As used in this section, the term:  
 27        (a) "Department" means the Department of Commerce.  
 28        (b) "Resident" means a person who:  
 29            1. Has continuously resided in this state for 6 months  
 30 immediately before applying for the grant;  
 31            2. Is registered to vote in this state;  
 32            3. Has established a domicile in this state and evidenced  
 33 that domicile as provided in s. 222.17; or  
 34            4. Has filed for homestead tax exemption on property in  
 35 this state.  
 36        (c) "Grant" means money provided by the department to a  
 37 resident under the program for mortgage loans and homeowners'  
 38 and motor vehicle insurance payments established in this  
 39 section.  
 40        (d) "Senior citizen" means a person 65 years of age or  
 41 older.  
 42        (3) Subject to available funds, a resident is eligible for  
 43 a one-time grant of up to \$1,500, or up to \$2,500 if the  
 44 resident is a senior citizen, for payment of a mortgage loan or  
 45 homeowners' insurance and a one-time grant of up to \$1,500, or  
 46 up to \$2,500 if the resident is a senior citizen, for payment of  
 47 motor vehicle insurance.  
 48        (4) The department shall:  
 49            (a) Prescribe the grant application form and the manner of  
 50 submission of the form. The grant application must include, at a

51 minimum, the following information and documents:

52 1. The applicant's name, date of birth, age at the time of  
53 the grant application, residence address, and, if the  
54 application is for the payment of a motor vehicle insurance, the  
55 vehicle identification number.

56 2. The grant amount sought, proof of income, if any, and a  
57 notarized copy of the applicant's federal income tax return if  
58 filed.

59 3. The type of loan or insurance, the mortgagee's or  
60 insurer's name and contact information, and a notarized copy of  
61 the mortgage or other lending document or the insurance  
62 contract.

63 4. A signed affidavit stating that the applicant will use  
64 the grant solely for the payment of the mortgage or homeowners'  
65 or motor vehicle insurance, as applicable.

66 (b) Publicize the availability of funds and the manner by  
67 which the grant application form must be submitted.

68 (c) Establish an order of priority for funds distribution.

69 (d) Ensure that the grants are used solely for the  
70 purposes specified in this section and that the total amount of  
71 grants does not exceed the amount allocated for this program.

72 (e) Adopt rules to administer this section.

73 Section 2. This act shall take effect July 1, 2024.