

By the Committees on Fiscal Policy; and Banking and Insurance

594-02697-24

20247028c1

1                                   A bill to be entitled  
2       An act relating to the My Safe Florida Home Program;  
3       amending s. 215.5586, F.S.; revising legislative  
4       intent; specifying eligibility requirements for  
5       hurricane mitigation inspections under the program;  
6       specifying requirements for a hurricane mitigation  
7       inspection application; authorizing an applicant to  
8       submit a subsequent hurricane mitigation inspection  
9       application under certain conditions; authorizing  
10      applicants who meet specified requirements to receive  
11      a home inspection under the program without being  
12      eligible for, or applying for, a grant; specifying  
13      eligibility requirements for hurricane mitigation  
14      grants; revising application requirements for  
15      hurricane mitigation grants; authorizing an applicant  
16      to submit a subsequent hurricane mitigation grant  
17      application under certain conditions; requiring that a  
18      grant application include certain information;  
19      deleting and revising provisions relating to the  
20      selection of hurricane mitigation inspectors and  
21      contractors; deleting the requirement that matching  
22      fund grants be made available to certain entities;  
23      revising improvements that grants for eligible homes  
24      may be used for; deleting the authorization to use  
25      grants on rebuilds; requiring the Department of  
26      Financial Services to develop a process that ensures  
27      the most efficient means to collect and verify  
28      inspection applications; requiring the department to  
29      prioritize the review and approval of inspection and

594-02697-24

20247028c1

30 grant applications in a specified order; requiring the  
31 department to start accepting inspection and grant  
32 applications as specified in the act; requiring  
33 homeowners to finalize construction and make certain  
34 requests within a specified time; providing that an  
35 application is deemed abandoned under certain  
36 circumstances; authorizing the department to request  
37 certain information; providing that an application is  
38 considered withdrawn under certain circumstances;  
39 revising provisions regarding the development of  
40 brochures; requiring the Citizens Property Insurance  
41 Corporation to distribute such brochures to specified  
42 persons; providing appropriations; providing an  
43 effective date.

44  
45 Be It Enacted by the Legislature of the State of Florida:

46  
47 Section 1. Section 215.5586, Florida Statutes, as amended  
48 by section 5 of chapter 2023-349, Laws of Florida, is amended to  
49 read:

50 215.5586 My Safe Florida Home Program.—There is established  
51 within the Department of Financial Services the My Safe Florida  
52 Home Program. The department shall provide fiscal  
53 accountability, contract management, and strategic leadership  
54 for the program, consistent with this section. This section does  
55 not create an entitlement for property owners or obligate the  
56 state in any way to fund the inspection or retrofitting of  
57 residential property in this state. Implementation of this  
58 program is subject to annual legislative appropriations. It is

594-02697-24

20247028c1

59 the intent of the Legislature that, subject to the availability  
60 of funds, the My Safe Florida Home Program provide licensed  
61 inspectors to perform hurricane mitigation inspections of  
62 eligible homes ~~for owners of site-built, single-family,~~  
63 ~~residential properties~~ and grants to eligible fund hurricane  
64 mitigation projects on those homes applicants. The department  
65 shall implement the program in such a manner that the total  
66 amount of funding requested by accepted applications, whether  
67 for inspections, grants, or other services or assistance, does  
68 not exceed the total amount of available funds. If, after  
69 applications are processed and approved, funds remain available,  
70 the department may accept applications up to the available  
71 amount. The program shall develop and implement a comprehensive  
72 and coordinated approach for hurricane damage mitigation  
73 pursuant to that may include the following requirements provided  
74 in this section.÷

75 (1) HURRICANE MITIGATION INSPECTIONS.-

76 (a) To be eligible for a hurricane mitigation inspection  
77 under the program:

78 1. A home must be a single-family, detached residential  
79 property or a townhouse as defined in s. 481.203;

80 2. A home must be site-built and owner-occupied; and

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

83 (b)1. An application for a hurricane mitigation inspection  
84 must contain a signed or electronically verified statement made  
85 under penalty of perjury that the applicant has submitted only  
86 one inspection application on the home or that the application  
87 is allowed under subparagraph 2., and the application must have

594-02697-24

20247028c1

88 documents attached which demonstrate that the applicant meets  
89 the requirements of paragraph (a).

90 2. An applicant may submit a subsequent hurricane  
91 mitigation inspection application for the same home only if:

92 a. The original hurricane mitigation inspection application  
93 has been denied or withdrawn because of errors or omissions in  
94 the application;

95 b. The original hurricane mitigation inspection application  
96 was denied or withdrawn because the home did not meet the  
97 eligibility criteria for an inspection at the time of the  
98 previous application, and the homeowner reasonably believes the  
99 home now is eligible for an inspection; or

100 c. The program's eligibility requirements for an inspection  
101 have changed since the original application date, and the  
102 applicant reasonably believes the home is eligible under the new  
103 requirements.

104 (c) An applicant meeting the requirements of paragraph (a)  
105 may receive an inspection of a home under the program without  
106 being eligible for a grant under subsection (2) or applying for  
107 such grant.

108 (d) Licensed inspectors are to provide home inspections of  
109 eligible homes ~~site-built, single-family, residential properties~~  
110 ~~for which a homestead exemption has been granted,~~ to determine  
111 what mitigation measures are needed, what insurance premium  
112 discounts may be available, and what improvements to existing  
113 residential properties are needed to reduce the property's  
114 vulnerability to hurricane damage. An inspector may inspect a  
115 townhouse as defined in s. 481.203 to determine if opening  
116 protection mitigation as listed in subparagraph (2)(e)1.

594-02697-24

20247028c1

117 ~~paragraph (2)(e)~~ would provide improvements to mitigate  
118 hurricane damage.

119 (e)~~(b)~~ The department ~~of Financial Services~~ shall contract  
120 with wind certification entities to provide hurricane mitigation  
121 inspections. The inspections provided to homeowners, at a  
122 minimum, must include:

123 1. A home inspection and report that summarizes the results  
124 and identifies recommended improvements a homeowner may take to  
125 mitigate hurricane damage.

126 2. A range of cost estimates regarding the recommended  
127 mitigation improvements.

128 3. Information regarding estimated premium discounts,  
129 correlated to the current mitigation features and the  
130 recommended mitigation improvements identified by the  
131 inspection.

132 (f)~~(e)~~ To qualify for selection by the department as a wind  
133 certification entity to provide hurricane mitigation  
134 inspections, the entity must, at a minimum, meet the following  
135 requirements:

136 1. Use hurricane mitigation inspectors who are licensed or  
137 certified as:

138 a. A building inspector under s. 468.607;

139 b. A general, building, or residential contractor under s.  
140 489.111;

141 c. A professional engineer under s. 471.015;

142 d. A professional architect under s. 481.213; or

143 e. A home inspector under s. 468.8314 and who have  
144 completed at least 3 hours of hurricane mitigation training  
145 approved by the Construction Industry Licensing Board, which

594-02697-24

20247028c1

146 training must include hurricane mitigation techniques,  
147 compliance with the uniform mitigation verification form, and  
148 completion of a proficiency exam.

149 2. Use hurricane mitigation inspectors who also have  
150 undergone drug testing and a background screening. The  
151 department may conduct criminal record checks of inspectors used  
152 by wind certification entities. Inspectors must submit a set of  
153 fingerprints to the department for state and national criminal  
154 history checks and must pay the fingerprint processing fee set  
155 forth in s. 624.501. The fingerprints must be sent by the  
156 department to the Department of Law Enforcement and forwarded to  
157 the Federal Bureau of Investigation for processing. The results  
158 must be returned to the department for screening. The  
159 fingerprints must be taken by a law enforcement agency,  
160 designated examination center, or other department-approved  
161 entity.

162 3. Provide a quality assurance program including a  
163 reinspection component.

164 ~~(d) An application for an inspection must contain a signed~~  
165 ~~or electronically verified statement made under penalty of~~  
166 ~~perjury that the applicant has submitted only a single~~  
167 ~~application for that home.~~

168 ~~(e) The owner of a site built, single-family, residential~~  
169 ~~property or townhouse as defined in s. 481.203, for which a~~  
170 ~~homestead exemption has been granted, may apply for and receive~~  
171 ~~an inspection without also applying for a grant pursuant to~~  
172 ~~subsection (2) and without meeting the requirements of paragraph~~  
173 ~~(2)(a).~~

174 (2) HURRICANE MITIGATION GRANTS.—Financial grants shall be

594-02697-24

20247028c1

175 used by homeowners ~~to encourage single family, site built,~~  
176 ~~owner occupied, residential property owners~~ to make improvements  
177 recommended by an inspection which increase resistance retrofit  
178 ~~their properties to make them less vulnerable~~ to hurricane  
179 damage.

180 (a) ~~For~~ A homeowner is ~~to be~~ eligible for a hurricane  
181 mitigation grant if all of, the following criteria are ~~must be~~  
182 met:

183 1. The home must be eligible for an inspection under  
184 subsection (1) ~~The homeowner must have been granted a homestead~~  
185 ~~exemption on the home under chapter 196.~~

186 2. The home must be a dwelling with an insured value of  
187 \$700,000 or less. Homeowners who are low-income persons, as  
188 defined in s. 420.0004(11), are exempt from this requirement.

189 3. The home must undergo an acceptable hurricane mitigation  
190 inspection as provided in subsection (1).

191 4. The building permit application for initial construction  
192 of the home must have been made before January 1, 2008.

193 5. The homeowner must agree to make his or her home  
194 available for inspection once a mitigation project is completed.

195 6. The homeowner must agree to provide to the department  
196 information received from the homeowner's insurer identifying  
197 the discounts realized by the homeowner because of the  
198 mitigation improvements funded through the program.

199 (b)1. An application for a grant must contain a signed or  
200 electronically verified statement made under penalty of perjury  
201 that the applicant has submitted only one grant ~~a single~~  
202 application or that the application is allowed under  
203 subparagraph 2., and the application must have ~~attached~~

594-02697-24

20247028c1

204 documents attached demonstrating that the applicant meets the  
205 requirements of ~~this~~ paragraph (a).

206 2. An applicant may submit a subsequent grant application  
207 if:

208 a. The original grant application was denied or withdrawn  
209 because the application contained errors or omissions;

210 b. The original grant application was denied or withdrawn  
211 because the home did not meet the eligibility criteria for a  
212 grant at the time of the previous application, and the homeowner  
213 reasonably believes that the home now is eligible for a grant;

214 or

215 c. The program's eligibility requirements for a grant have  
216 changed since the original application date, and the applicant  
217 reasonably believes that he or she is an eligible homeowner  
218 under the new requirements.

219 3. A grant application must include a statement from the  
220 homeowner which contains the name and state license number of  
221 the contractor that the homeowner acknowledges as the intended  
222 contractor for the mitigation work. The program must  
223 electronically verify that the contractor's state license number  
224 is accurate and up to date before grant approval.

225 (c)-(b) All grants must be matched on the basis of \$1  
226 provided by the applicant for \$2 provided by the state up to a  
227 maximum state contribution of \$10,000 toward the actual cost of  
228 the mitigation project, except as provided in paragraph (h).

229 (d)-(e) The program shall create a process in which  
230 contractors agree to participate and homeowners select from a  
231 list of participating contractors. All hurricane mitigation  
232 performed under the program must be based upon the securing of



594-02697-24

20247028c1

233 all required local permits and inspections and must be performed  
234 by properly licensed contractors. ~~Hurricane mitigation~~  
235 ~~inspectors qualifying for the program may also participate as~~  
236 ~~mitigation contractors as long as the inspectors meet the~~  
237 ~~department's qualifications and certification requirements for~~  
238 ~~mitigation contractors.~~

239 ~~(d) Matching fund grants shall also be made available to~~  
240 ~~local governments and nonprofit entities for projects that will~~  
241 ~~reduce hurricane damage to single family, site built, owner-~~  
242 ~~occupied, residential property. The department shall liberally~~  
243 ~~construe those requirements in favor of availing the state of~~  
244 ~~the opportunity to leverage funding for the My Safe Florida Home~~  
245 ~~Program with other sources of funding.~~

246 (e) When recommended by a hurricane mitigation inspection,  
247 grants for eligible homes may be used for the following  
248 improvements:

249 1. Opening protection, including exterior doors, garage  
250 doors, windows, and skylights.

251 2. ~~Exterior doors, including garage doors.~~

252 3. ~~Reinforcing roof-to-wall connections.~~

253 3.4. ~~Improving the strength of roof-deck attachments.~~

254 4.5. ~~Secondary water resistance barrier for roof.~~

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

258 (g) The department may require that improvements be made to  
259 all openings, including exterior doors, ~~and~~ garage doors,  
260 windows, and skylights, as a condition of reimbursing a  
261 homeowner approved for a grant. The department may adopt, by

594-02697-24

20247028c1

262 rule, the maximum grant allowances for any improvement allowable  
263 under paragraph (e) or paragraph (f) ~~(e) or this paragraph.~~

264 ~~(g) Grants may be used on a previously inspected existing~~  
265 ~~structure or on a rebuild. A rebuild is defined as a site-built,~~  
266 ~~single-family dwelling under construction to replace a home that~~  
267 ~~was destroyed or significantly damaged by a hurricane and deemed~~  
268 ~~unlivable by a regulatory authority. The homeowner must be a~~  
269 ~~low-income homeowner as defined in paragraph (h), must have had~~  
270 ~~a homestead exemption for that home before the hurricane, and~~  
271 ~~must be intending to rebuild the home as that homeowner's~~  
272 ~~homestead.~~

273 (h) Low-income homeowners, as defined in s. 420.0004(11),  
274 who otherwise meet the applicable requirements of this  
275 subsection ~~paragraphs (a), (c), (e), and (g)~~ are eligible for a  
276 grant of up to \$10,000 and are not required to provide a  
277 matching amount to receive the grant. ~~The program may accept a~~  
278 ~~certification directly from a low-income homeowner that the~~  
279 ~~homeowner meets the requirements of s. 420.0004(11) if the~~  
280 ~~homeowner provides such certification in a signed or~~  
281 ~~electronically verified statement made under penalty of perjury.~~

282 (i)1. The department shall develop a process that ensures  
283 the most efficient means to collect and verify inspection  
284 applications and grant applications to determine eligibility.  
285 The department ~~and~~ may direct hurricane mitigation inspectors to  
286 collect and verify grant application information or use the  
287 Internet or other electronic means to collect information and  
288 determine eligibility.

289 2. The department shall prioritize the review and approval  
290 of such inspection applications and grant applications in the

594-02697-24

20247028c1

291 following order:

292 a. First, applications from low-income persons, as defined  
293 in s. 420.0004, who are at least 60 years old;

294 b. Second, applications from all other low-income persons,  
295 as defined in s. 420.0004;

296 c. Third, applications from moderate-income persons, as  
297 defined in s. 420.0004, who are at least 60 years old;

298 d. Fourth, applications from all other moderate-income  
299 persons, as defined in s. 420.0004; and

300 e. Last, all other applications.

301 3. The department shall start accepting inspection  
302 applications and grant applications no earlier than the  
303 effective date of a legislative appropriation funding  
304 inspections and grants, as follows:

305 a. Initially, from applicants prioritized under sub-  
306 subparagraph 2.a.;

307 b. From applicants prioritized under sub-subparagraph 2.b.,  
308 beginning 15 days after the program initially starts accepting  
309 applications;

310 c. From applicants prioritized under sub-subparagraph 2.c.,  
311 beginning 30 days after the program initially starts accepting  
312 applications;

313 d. From applicants described in sub-subparagraph 2.d.,  
314 beginning 45 days after the program initially starts accepting  
315 applications; and

316 e. From all other applicants, beginning 60 days after the  
317 program initially starts accepting applications.

318 4. The program may accept a certification directly from a  
319 low-income homeowner or moderate-income homeowner who meets the

594-02697-24

20247028c1

320 requirements of s. 420.0004(11) or (12), respectively, if the  
321 homeowner provides such certification in a signed or  
322 electronically verified statement made under penalty of perjury.

323 (j) A homeowner who receives a grant shall finalize  
324 construction and request a final inspection, or request an  
325 extension for an additional 6 months, within 1 year after grant  
326 approval. If a homeowner fails to comply with this paragraph,  
327 his or her application is deemed abandoned and the grant money  
328 reverts to the department.

329 (3) REQUESTS FOR INFORMATION.—The department may request  
330 that an applicant provide additional information. An application  
331 is deemed withdrawn by the applicant if the department does not  
332 receive a response to its request for additional information  
333 within 60 days after the notification of any apparent error or  
334 omission.

335 (4) EDUCATION, CONSUMER AWARENESS, AND OUTREACH.—

336 (a) The department may undertake a statewide multimedia  
337 public outreach and advertising campaign to inform consumers of  
338 the availability and benefits of hurricane inspections and of  
339 the safety and financial benefits of residential hurricane  
340 damage mitigation. The department may seek out and use local,  
341 state, federal, and private funds to support the campaign.

342 (b) The program may develop brochures for distribution to  
343 Citizens Property Insurance Corporation and other licensed  
344 entities or nonprofits that work with the department to educate  
345 the public on the benefits of the program, ~~general contractors,~~  
346 ~~roofing contractors, and real estate brokers and sales~~  
347 ~~associates who are licensed under part I of chapter 475 which~~  
348 ~~provide information on the benefits to homeowners of residential~~

594-02697-24

20247028c1

349 ~~hurricane damage mitigation.~~ Citizens Property Insurance  
350 Corporation must ~~is encouraged to~~ distribute the brochure to  
351 policyholders of the corporation each year the program is  
352 funded. ~~Contractors are encouraged to distribute the brochures~~  
353 ~~to homeowners at the first meeting with a homeowner who is~~  
354 ~~considering contracting for home or roof repair or contracting~~  
355 ~~for the construction of a new home. Real estate brokers and~~  
356 ~~sales associates are encouraged to distribute the brochure to~~  
357 ~~elients before the purchase of a home.~~ The brochures may be made  
358 available electronically.

359 (5) ~~(4)~~ FUNDING.—The department may seek out and leverage  
360 local, state, federal, or private funds to enhance the financial  
361 resources of the program.

362 (6) ~~(5)~~ RULES.—The department ~~of Financial Services~~ shall  
363 adopt rules pursuant to ss. 120.536(1) and 120.54 to govern the  
364 program; implement the provisions of this section; including  
365 rules governing hurricane mitigation inspections and grants,  
366 mitigation contractors, and training of inspectors and  
367 contractors; and carry out the duties of the department under  
368 this section.

369 (7) ~~(6)~~ HURRICANE MITIGATION INSPECTOR LIST.—The department  
370 shall develop and maintain as a public record a current list of  
371 hurricane mitigation inspectors authorized to conduct hurricane  
372 mitigation inspections pursuant to this section.

373 (8) ~~(7)~~ CONTRACT MANAGEMENT.—

374 (a) The department may contract with third parties for  
375 grants management, inspection services, contractor services for  
376 low-income homeowners, information technology, educational  
377 outreach, and auditing services. Such contracts are considered

594-02697-24

20247028c1

378 direct costs of the program and are not subject to  
379 administrative cost limits. The department shall contract with  
380 providers that have a demonstrated record of successful business  
381 operations in areas directly related to the services to be  
382 provided and shall ensure the highest accountability for use of  
383 state funds, consistent with this section.

384 (b) The department shall implement a quality assurance and  
385 reinspection program that determines whether initial inspections  
386 and home improvements are completed in a manner consistent with  
387 the intent of the program. The department may use valid random  
388 sampling in order to perform the quality assurance portion of  
389 the program.

390 (9)~~(8)~~ INTENT.—It is the intent of the Legislature that  
391 grants made to residential property owners under this section  
392 shall be considered disaster-relief assistance within the  
393 meaning of s. 139 of the Internal Revenue Code of 1986, as  
394 amended.

395 (10)~~(9)~~ REPORTS.—The department shall make an annual report  
396 on the activities of the program that shall account for the use  
397 of state funds and indicate the number of inspections requested,  
398 the number of inspections performed, the number of grant  
399 applications received, the number and value of grants approved,  
400 and the estimated average annual amount of insurance premium  
401 discounts and total estimated annual amount of insurance premium  
402 discounts homeowners received from insurers as a result of  
403 mitigation funded through the program. The report must be  
404 delivered to the President of the Senate and the Speaker of the  
405 House of Representatives by February 1 of each year.

406 Section 2. (1) For the 2024-2025 fiscal year, the sum of

594-02697-24

20247028c1

407 \$100 million in nonrecurring funds is appropriated from the  
408 General Revenue Fund to the Department of Financial Services to  
409 provide mitigation grants pursuant to s. 215.5586(2), Florida  
410 Statutes, under the My Safe Florida Home Program. The department  
411 may not continue to accept applications or to create a waiting  
412 list in anticipation of additional funding unless the  
413 Legislature provides express authority to implement such  
414 actions.

415 (2) For the 2024-2025 fiscal year, the sum of \$7 million in  
416 nonrecurring funds is appropriated from the General Revenue Fund  
417 to the Department of Financial Services for administrative costs  
418 related to implementation of mitigation grants pursuant to s.  
419 215.5586(2), Florida Statutes, under the My Safe Florida Home  
420 Program.

421 Section 3. This act shall take effect July 1, 2024.