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30 means to collect and verify inspection applications;  
31 requiring the department, for a specified timeframe,  
32 to prioritize applications in a specified order;  
33 revising provisions regarding the development of  
34 brochures; requiring the Citizens Property Insurance  
35 Corporation to distribute such brochures to specified  
36 persons; providing appropriations; providing an  
37 effective date.

38  
39 Be It Enacted by the Legislature of the State of Florida:

40  
41 Section 1. Section 215.5586, Florida Statutes, as amended  
42 by section 5 of chapter 2023-349, Laws of Florida, is amended to  
43 read:

44 215.5586 My Safe Florida Home Program.—There is established  
45 within the Department of Financial Services the My Safe Florida  
46 Home Program. The department shall provide fiscal  
47 accountability, contract management, and strategic leadership  
48 for the program, consistent with this section. This section does  
49 not create an entitlement for property owners or obligate the  
50 state in any way to fund the inspection or retrofitting of  
51 residential property in this state. Implementation of this  
52 program is subject to annual legislative appropriations. It is  
53 the intent of the Legislature that, subject to the availability  
54 of funds, the My Safe Florida Home Program provide licensed  
55 inspectors to perform hurricane mitigation inspections of  
56 eligible homes ~~for owners of site-built, single-family,~~  
57 ~~residential properties~~ and grants to eligible fund hurricane  
58 mitigation projects on those homes ~~applicants~~. The department

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59 shall implement the program in such a manner that the total  
60 amount of funding requested by accepted applications, whether  
61 for inspections, grants, or other services or assistance, does  
62 not exceed the total amount of available funds. If, after  
63 applications are processed and approved, funds remain available,  
64 the department may accept applications up to the available  
65 amount. The program shall develop and implement a comprehensive  
66 and coordinated approach for hurricane damage mitigation  
67 pursuant to that may include the following requirements provided  
68 in this section.÷

69 (1) HURRICANE MITIGATION INSPECTIONS.-

70 (a) To be eligible for an inspection under the program:

71 1. A home must be a single-family, site-built, detached  
72 residential property or a townhouse as defined in s. 481.203;  
73 and

74 2. The homeowner must have been granted a homestead  
75 exemption on the home under chapter 196.

76 (b)1. An application for an inspection must contain a  
77 signed or electronically verified statement made under penalty  
78 of perjury that the applicant has submitted only one inspection  
79 application on the home or that the application is allowed under  
80 subparagraph 2., and must have documents attached to the  
81 application which demonstrate that the applicant meets the  
82 requirements of paragraph (a).

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

85 a. The original hurricane mitigation inspection application  
86 has been denied or withdrawn because of errors or omissions in  
87 the application;

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88        b. The original hurricane mitigation inspection application  
89 was denied or withdrawn because the home did not meet the  
90 eligibility criteria for an inspection at the time of the  
91 previous application, and the homeowner reasonably believes the  
92 home now is eligible for an inspection; or

93        c. The program's eligibility requirements for an inspection  
94 have changed since the original application date, and the  
95 applicant reasonably believes the home is eligible under the new  
96 requirements.

97        3. The department may request that the applicant provide  
98 additional information if the application contains apparent  
99 errors or omissions. An application is considered withdrawn by  
100 the applicant if the department does not receive a response to  
101 its request for additional information within 60 days after the  
102 department notifies the applicant of any apparent errors or  
103 omissions.

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

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

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117 mitigation as listed in subparagraph (2) (f) 1. ~~paragraph (2) (e)~~  
118 would provide improvements to mitigate 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

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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

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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 must have ~~attached~~ documents attached

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204 demonstrating the applicant meets the requirements of ~~this~~  
205 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. The department may request that the applicant provide  
220 additional information if the application contains apparent  
221 errors or omissions. An application is considered withdrawn by  
222 the applicant if the department does not receive a response to  
223 its request for additional information within 60 days after the  
224 department notifies the applicant of any apparent errors or  
225 omissions.

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

230 ~~(d)(e) The program shall create a process in which~~  
231 ~~contractors agree to participate and homeowners select from a~~  
232 ~~list of participating contractors.~~ All hurricane mitigation



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

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

248 (f) ~~(e)~~ When recommended by a hurricane mitigation  
249 inspection, grants for eligible homes may be used for the  
250 following improvements:

251 1. Opening protection, including exterior doors, garage  
252 doors, windows, and skylights.

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

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

255 3.4. ~~Improving the strength of roof-deck attachments.~~

256 4.5. ~~Secondary water~~ resistance barrier for roof.

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

260 (h) The department may require that improvements be made to  
261 all openings, including exterior doors, ~~and~~ and garage doors,

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262 windows, and skylights, as a condition of reimbursing a  
263 homeowner approved for a grant. The department may adopt, by  
264 rule, the maximum grant allowances for any improvement allowable  
265 under paragraph (f) or paragraph (g) ~~(e) or this paragraph.~~

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

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

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

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291       2. The department, for the first 60 days it accepts  
292 inspection applications and grant applications after any  
293 legislative appropriation funding inspections and grants, must  
294 prioritize the review and approval of such applications in the  
295 following order:

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

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

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

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

304       e. Last, all other applications.

305       3. The program may accept a certification directly from a  
306 low-income homeowner or moderate-income homeowner who meets the  
307 requirements of s. 420.0004(11) or s. 420.0004(12) if the  
308 homeowner provides such certification in a signed or  
309 electronically verified statement made under penalty of perjury.

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

311       (a) The department may undertake a statewide multimedia  
312 public outreach and advertising campaign to inform consumers of  
313 the availability and benefits of hurricane inspections and of  
314 the safety and financial benefits of residential hurricane  
315 damage mitigation. The department may seek out and use local,  
316 state, federal, and private funds to support the campaign.

317       (b) The program may develop brochures for distribution to  
318 Citizens Property Insurance Corporation and other licensed  
319 entities or nonprofits that work with the department to educate

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320 ~~the public on the benefits of the program, general contractors,~~  
321 ~~roofing contractors, and real estate brokers and sales~~  
322 ~~associates who are licensed under part I of chapter 475 which~~  
323 ~~provide information on the benefits to homeowners of residential~~  
324 ~~hurricane damage mitigation.~~ Citizens Property Insurance  
325 Corporation must ~~is encouraged~~ to distribute the brochure to  
326 policyholders of the corporation each year the program is  
327 funded. ~~Contractors are encouraged to distribute the brochures~~  
328 ~~to homeowners at the first meeting with a homeowner who is~~  
329 ~~considering contracting for home or roof repair or contracting~~  
330 ~~for the construction of a new home. Real estate brokers and~~  
331 ~~sales associates are encouraged to distribute the brochure to~~  
332 ~~clients before the purchase of a home. The brochures may be made~~  
333 available electronically.

334 (4) FUNDING.—The department may seek out and leverage  
335 local, state, federal, or private funds to enhance the financial  
336 resources of the program.

337 (5) RULES.—The department ~~of Financial Services~~ shall adopt  
338 rules pursuant to ss. 120.536(1) and 120.54 to govern the  
339 program; implement the provisions of this section; including  
340 rules governing hurricane mitigation inspections and grants,  
341 mitigation contractors, and training of inspectors and  
342 contractors; and carry out the duties of the department under  
343 this section.

344 (6) HURRICANE MITIGATION INSPECTOR LIST.—The department  
345 shall develop and maintain as a public record a current list of  
346 hurricane mitigation inspectors authorized to conduct hurricane  
347 mitigation inspections pursuant to this section.

348 (7) CONTRACT MANAGEMENT.—

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349 (a) The department may contract with third parties for  
350 grants management, inspection services, contractor services for  
351 low-income homeowners, information technology, educational  
352 outreach, and auditing services. Such contracts are considered  
353 direct costs of the program and are not subject to  
354 administrative cost limits. The department shall contract with  
355 providers that have a demonstrated record of successful business  
356 operations in areas directly related to the services to be  
357 provided and shall ensure the highest accountability for use of  
358 state funds, consistent with this section.

359 (b) The department shall implement a quality assurance and  
360 reinspection program that determines whether initial inspections  
361 and home improvements are completed in a manner consistent with  
362 the intent of the program. The department may use valid random  
363 sampling in order to perform the quality assurance portion of  
364 the program.

365 (8) INTENT.—It is the intent of the Legislature that grants  
366 made to residential property owners under this section shall be  
367 considered disaster-relief assistance within the meaning of s.  
368 139 of the Internal Revenue Code of 1986, as amended.

369 (9) REPORTS.—The department shall make an annual report on  
370 the activities of the program that shall account for the use of  
371 state funds and indicate the number of inspections requested,  
372 the number of inspections performed, the number of grant  
373 applications received, the number and value of grants approved,  
374 and the estimated average annual amount of insurance premium  
375 discounts and total estimated annual amount of insurance premium  
376 discounts homeowners received from insurers as a result of  
377 mitigation funded through the program. The report must be

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378 delivered to the President of the Senate and the Speaker of the  
379 House of Representatives by February 1 of each year.

380 Section 2. (1) For the 2024-2025 fiscal year, the sum of  
381 \$100 million in nonrecurring funds is appropriated from the  
382 General Revenue Fund to the Department of Financial Services to  
383 provide mitigation grants pursuant to s. 215.5586(2), Florida  
384 Statutes, under the My Safe Florida Home Program. The department  
385 may not continue to accept applications or to create a waiting  
386 list in anticipation of additional funding unless the  
387 Legislature provides express authority to implement such  
388 actions.

389 (2) For the 2024-2025 fiscal year, the sum of \$7 million in  
390 nonrecurring funds is appropriated from the General Revenue Fund  
391 to the Department of Financial Services for administrative costs  
392 related to implementation of mitigation grants pursuant to s.  
393 215.5586(2), Florida Statutes, under the My Safe Florida Home  
394 Program.

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