

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 provisions of the  
4           My Safe Florida Home Program to include wind and flood  
5           mitigation inspections, projects, and grants and to  
6           remove hurricane mitigation inspections, projects, and  
7           grants; providing requirements for eligibility and  
8           application for wind or flood mitigation inspections;  
9           requiring the Department of Financial Services to  
10          contract with flood certification entities to provide  
11          mitigation inspections; providing requirements for  
12          wind or flood mitigation inspections; providing  
13          requirements for wind and flood certification entities  
14          to qualify for selection by the department; revising  
15          the purpose of the program mitigation grants;  
16          providing requirements for wind or flood mitigation  
17          grants; revising the maximum state contribution and  
18          providing details for the maximum state contribution  
19          to the mitigation grants; providing uses for wind  
20          mitigation grants and flood mitigation grants;  
21          revising uses for grants for townhouses; providing  
22          uses for grants for condominium units; providing a  
23          list of priorities for the department review and  
24          approval of inspection and grant applications;  
25          defining the term "substantial damage"; authorizing

26 education and outreach campaigns on wind and flood  
 27 inspections and damage mitigation; providing  
 28 rulemaking authority; revising the department  
 29 inspector list to include wind and flood mitigation  
 30 inspectors; providing appropriations; providing an  
 31 effective date.

32

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

34

35 **Section 1. Section 215.5586, Florida Statutes, is amended**  
 36 **to read:**

37 215.5586 My Safe Florida Home Program.—There is  
 38 established within the Department of Financial Services the My  
 39 Safe Florida Home Program. The department shall provide fiscal  
 40 accountability, contract management, and strategic leadership  
 41 for the program, consistent with this section. This section does  
 42 not create an entitlement for property owners or obligate the  
 43 state in any way to fund the inspection or retrofitting of  
 44 residential property in this state. Implementation of this  
 45 program is subject to annual legislative appropriations. It is  
 46 the intent of the Legislature that, subject to the availability  
 47 of funds, the My Safe Florida Home Program provide licensed  
 48 inspectors to perform wind or flood ~~hurricane~~ mitigation  
 49 inspections of eligible homes and grants to fund wind and flood  
 50 ~~hurricane~~ mitigation projects on those homes. The department

51 shall implement the program in such a manner that the total  
52 amount of funding requested by accepted applications, whether  
53 for inspections, grants, or other services or assistance, does  
54 not exceed the total amount of available funds. If, after  
55 applications are processed and approved, funds remain available,  
56 the department may accept applications up to the available  
57 amount. The program shall develop and implement a comprehensive  
58 and coordinated approach for wind and flood ~~hurricane~~ damage  
59 mitigation pursuant to the requirements provided in this  
60 section.

61 (1) WIND AND FLOOD ~~HURRICANE~~ MITIGATION INSPECTIONS.—

62 (a) To be eligible for a wind or flood ~~hurricane~~  
63 mitigation inspection under the program:

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

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

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

69 (b)1. An application for a wind or flood ~~hurricane~~  
70 mitigation inspection must contain a signed or electronically  
71 verified statement made under penalty of perjury that the  
72 applicant has submitted only one inspection application on the  
73 home or that the application is allowed under subparagraph 2.,  
74 and the application must have documents attached which  
75 demonstrate that the applicant meets the requirements of

76 paragraph (a).

77 2. An applicant may submit a subsequent wind or flood  
78 ~~hurricane~~ mitigation inspection application for the same home  
79 only if:

80 a. The original wind or flood ~~hurricane~~ mitigation  
81 inspection application has been denied or withdrawn because of  
82 errors or omissions in the application;

83 b. The original wind or flood ~~hurricane~~ mitigation  
84 inspection application was denied or withdrawn because the home  
85 did not meet the eligibility criteria for an inspection at the  
86 time of the previous application, and the homeowner reasonably  
87 believes the home now is eligible for an inspection; or

88 c. The program's eligibility requirements for an  
89 inspection have changed since the original application date, and  
90 the applicant reasonably believes the home is eligible under the  
91 new requirements.

92 (c) An applicant meeting the requirements of paragraph (a)  
93 may receive an inspection of a home under the program without  
94 being eligible for a grant under subsection (2) or applying for  
95 such grant.

96 (d) Licensed inspectors are to provide home inspections of  
97 eligible homes to determine what mitigation measures are needed,  
98 what insurance premium discounts may be available, and what  
99 improvements to existing residential properties are needed to  
100 reduce the property's vulnerability to extreme wind or flood

101 ~~hurricane~~ damage. An inspector may inspect a townhouse as  
102 defined in s. 481.203 to determine if opening protection  
103 mitigation as listed in subparagraph (2)(e)1. would provide  
104 improvements to mitigate wind or flood ~~hurricane~~ damage.

105 (e) The department shall contract with wind and flood  
106 certification entities to provide wind or flood ~~hurricane~~  
107 mitigation inspections. The inspections provided to homeowners,  
108 at a minimum, must include:

109 1. A home inspection and report that summarizes the  
110 results and identifies recommended improvements a homeowner may  
111 take to mitigate wind or flood ~~hurricane~~ damage.

112 2. A range of cost estimates regarding the recommended  
113 mitigation improvements.

114 3. Information regarding estimated premium discounts,  
115 correlated to the current mitigation features and the  
116 recommended mitigation improvements identified by the  
117 inspection.

118 (f) To qualify for selection by the department as a wind  
119 or flood certification entity to provide wind or flood ~~hurricane~~  
120 mitigation inspections, the entity must, at a minimum, meet the  
121 following requirements:

122 1. Use wind or flood ~~hurricane~~ mitigation inspectors who  
123 are licensed or certified as:

124 a. A building inspector under s. 468.607;

125 b. A general, building, or residential contractor under s.

126 489.111;

127 c. A professional engineer under s. 471.015;

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

129 e. (I) For wind certification entities, a home inspector  
130 under s. 468.8314 ~~and~~ who has ~~have~~ completed at least 3 hours of  
131 wind ~~hurricane~~ mitigation training approved by the Construction  
132 Industry Licensing Board, which training must include, at a  
133 minimum, wind ~~hurricane~~ mitigation techniques, such as proper  
134 hurricane strap installation and building code requirements for  
135 secondary water barriers and secondary water resistance;  
136 compliance with the uniform mitigation verification form;~~7~~ and  
137 completion of a proficiency exam; ~~or-~~

138 (II) For flood certification entities, a home inspector  
139 under s. 468.8314 who has completed at least 3 hours of flood  
140 mitigation training, a National Flood Insurance Program flood  
141 insurance adjuster, or an International Code Council certified  
142 coastal and floodplain construction inspector.

143 2. Use wind or flood ~~hurricane~~ mitigation inspectors who  
144 also have undergone drug testing and a background screening. The  
145 department may conduct criminal record checks of inspectors used  
146 by wind certification entities or flood certification entities.  
147 Inspectors must submit a set of fingerprints to the department  
148 for state and national criminal history checks and must pay the  
149 fingerprint processing fee set forth in s. 624.501. The  
150 fingerprints must be sent by the department to the Department of

151 Law Enforcement and forwarded to the Federal Bureau of  
 152 Investigation for processing. The results must be returned to  
 153 the department for screening. The fingerprints must be taken by  
 154 a law enforcement agency, designated examination center, or  
 155 other department-approved entity.

156 3. Provide a quality assurance program including a  
 157 reinspection component.

158 (2) ~~HURRICANE~~ MITIGATION GRANTS.—Financial grants shall be  
 159 used by homeowners to make improvements recommended by an  
 160 inspection which increase resistance to wind or flood ~~hurricane~~  
 161 damage.

162 (a) A homeowner is eligible for a wind or flood ~~hurricane~~  
 163 mitigation grant if all of the following criteria are met:

164 1. The home must be eligible for an inspection under  
 165 subsection (1).

166 2. The home must be a dwelling with an insured value of  
 167 \$700,000 or less. Homeowners who are low-income persons, as  
 168 defined in s. 420.0004(11), are exempt from this requirement.

169 3. The home must undergo an acceptable wind or flood  
 170 ~~hurricane~~ mitigation inspection as provided in subsection (1).

171 4.a. For a wind mitigation grant, the building permit  
 172 application for initial construction of the home must have been  
 173 made before January 1, 2008.

174 b. For a flood mitigation grant, the home must:

175 (I) Be located in a 100-year or 500-year floodplain as

176 determined by the floodplain studies or computations from  
177 federal, state, or local agencies;

178 (II) Be located in a community that participates in the  
179 National Flood Insurance Program Community Rating System  
180 administered by the Federal Emergency Management Agency with a  
181 Class 9 rating or above; and

182 (III) Have an active flood policy with the National Flood  
183 Insurance Program or an authorized, as defined in s. 624.09, and  
184 licensed private flood insurance carrier.

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

187 6. The homeowner must agree to provide to the department  
188 information received from the homeowner's insurer identifying  
189 the discounts realized by the homeowner because of the  
190 mitigation improvements funded through the program.

191 (b)1. An application for a grant must contain a signed or  
192 electronically verified statement made under penalty of perjury  
193 that the applicant has submitted only one grant application or  
194 that the application is allowed under subparagraph 2., and the  
195 application must have documents attached demonstrating that the  
196 applicant meets the requirements of paragraph (a).

197 2. An applicant may submit a subsequent grant application  
198 if:

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



201           b. The original grant application was denied or withdrawn  
202 because the home did not meet the eligibility criteria for a  
203 grant at the time of the previous application, and the homeowner  
204 reasonably believes that the home now is eligible for a grant;  
205 or

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

210           3. A grant application must include a statement from the  
211 homeowner which contains the name and state license number of  
212 the contractor that the homeowner acknowledges as the intended  
213 contractor for the mitigation work. The program must  
214 electronically verify that the contractor's state license number  
215 is accurate and up to date before grant approval.

216           (c) All grants must be matched on the basis of \$1 provided  
217 by the applicant for \$2 provided by the state, up to a maximum  
218 state contribution of \$10,000 for wind mitigation or \$20,000 for  
219 flood mitigation, toward the actual cost of the mitigation  
220 project, except as provided in paragraph (h). The \$20,000  
221 maximum state contribution is a lifetime cap for a specific home  
222 and homeowner for the wind and flood mitigation grants combined.

223           (d) All wind or flood ~~hurricane~~ mitigation performed under  
224 the program must be based upon the securing of all required  
225 local permits and inspections and must be performed by properly

226 licensed contractors.

227 (e) When recommended by a wind or flood hurricane  
228 mitigation inspection, grants for eligible homes may be used for  
229 the following improvements, so long as such improvements meet  
230 current construction industry and safety standards and so long  
231 as such improvements are made by a contractor licensed under  
232 part I of chapter 489 or approved by a licensed or certified  
233 wind or flood mitigation inspector, as described in subparagraph  
234 (1) (f) 1.:

- 235 1. Opening protection, including exterior doors, garage  
236 doors, windows, and skylights.
- 237 2. Reinforcing roof-to-wall connections.
- 238 3. Improving the strength of roof-deck attachments.
- 239 4. Secondary water resistance for roof.
- 240 5. Flood mitigation activities, including, but not limited  
241 to:
- 242 a. Flood barriers, including passive or deployable  
243 floodproofing devices, which must meet industry standards,  
244 including, but not limited to, the American National Standard  
245 for Flood Mitigation Equipment ANSI/FM Approvals 2510.
- 246 b. Utility protections.
- 247 c. Flood openings and vents.
- 248 d. Home elevation to raise the insured lowest floor of the  
249 home above the base flood elevation, as determined by the  
250 Federal Emergency Management Agency.

251 (f) When recommended by a wind or flood ~~hurricane~~  
252 mitigation inspection, grants for townhouses, as defined in s.  
253 481.203, and condominium units, as the terms "condominium" and  
254 "unit" are defined in s. 718.103, may ~~only~~ be used only for  
255 opening protection and roof coverings.

256 (g) The department may require that improvements be made  
257 to all openings, including exterior doors, garage doors,  
258 windows, and skylights, as a condition of reimbursing a  
259 homeowner approved for a grant. The department may adopt, by  
260 rule, the maximum grant allowances for any improvement allowable  
261 under paragraph (e) or paragraph (f).

262 (h) Low-income homeowners, as defined in s. 420.0004(11),  
263 who otherwise meet the applicable requirements of this  
264 subsection are eligible for a grant of up to \$20,000 ~~\$10,000~~ and  
265 are not required to provide a matching amount to receive the  
266 grant.

267 (i)1. The department shall develop a process that ensures  
268 the most efficient means to collect and verify inspection  
269 applications and grant applications to determine eligibility.  
270 The department may direct wind and flood ~~hurricane~~ mitigation  
271 inspectors to collect and verify grant application information  
272 or use the Internet or other electronic means to collect  
273 information and determine eligibility.

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

276 following order:

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

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

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

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

285 e. Last, all other applications.

286

287 For flood mitigation grants, the department shall prioritize  
288 homes with a prior flood insurance claim. However, for a home  
289 determined by a local building department or a licensed or  
290 certified flood mitigation inspector as described in  
291 subparagraph (1)(f)1. to have substantial damage, the only  
292 expenses eligible for reimbursement from a grant are for home  
293 elevation. As used in this subparagraph, the term "substantial  
294 damage" means damage to the extent that the cost of repairs  
295 needed to bring the home to its pre-damage condition will equal  
296 or exceed 50 percent of the market value of the home, excluding  
297 the value of the land.

298 3. The department shall start accepting inspection  
299 applications and grant applications no earlier than the  
300 effective date of a legislative appropriation funding

301 inspections and grants, as follows:

302 a. Initially, from applicants prioritized under sub-  
303 subparagraph 2.a.;

304 b. From applicants prioritized under sub-subparagraph  
305 2.b., beginning 15 days after the program initially starts  
306 accepting applications;

307 c. From applicants prioritized under sub-subparagraph  
308 2.c., beginning 30 days after the program initially starts  
309 accepting applications;

310 d. From applicants described in sub-subparagraph 2.d.,  
311 beginning 45 days after the program initially starts accepting  
312 applications; and

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

315 4. The program may accept a certification directly from a  
316 low-income homeowner or moderate-income homeowner who meets the  
317 requirements of s. 420.0004(11) or (12), respectively, if the  
318 homeowner provides such certification in a signed or  
319 electronically verified statement made under penalty of perjury.

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

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

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

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

340 (b) The program may develop brochures for distribution to  
341 Citizens Property Insurance Corporation and other licensed  
342 entities or nonprofits that work with the department to educate  
343 the public on the benefits of the program. Citizens Property  
344 Insurance Corporation must distribute the brochure to  
345 policyholders of the corporation each year the program is  
346 funded. The brochures may be made available electronically.

347 (5) FUNDING.—The department may seek out and leverage  
348 local, state, federal, or private funds to enhance the financial  
349 resources of the program.

350 (6) RULES.—The department shall adopt rules pursuant to

351 ss. 120.536(1) and 120.54 to govern the program; implement the  
 352 provisions of this section,~~+~~ including rules governing wind and  
 353 flood ~~hurricane~~ mitigation inspections and grants, mitigation  
 354 contractors, and training of inspectors and contractors; and  
 355 carry out the duties of the department under this section.

356 (7) WIND AND FLOOD ~~HURRICANE~~ MITIGATION INSPECTOR LIST.—

357 The department shall develop and maintain as a public record a  
 358 current list of wind and flood ~~hurricane~~ mitigation inspectors  
 359 authorized to conduct wind or flood ~~hurricane~~ mitigation  
 360 inspections pursuant to this section.

361 (8) CONTRACT MANAGEMENT.—

362 (a) The department may contract with third parties for  
 363 grants management, inspection services, contractor services for  
 364 low-income homeowners, information technology, educational  
 365 outreach, and auditing services. Such contracts are considered  
 366 direct costs of the program and are not subject to  
 367 administrative cost limits. The department shall contract with  
 368 providers that have a demonstrated record of successful business  
 369 operations in areas directly related to the services to be  
 370 provided and shall ensure the highest accountability for use of  
 371 state funds, consistent with this section.

372 (b) The department shall implement a quality assurance and  
 373 reinspection program that determines whether initial inspections  
 374 and home improvements are completed in a manner consistent with  
 375 the intent of the program. The department may use valid random

376 sampling in order to perform the quality assurance portion of  
377 the program.

378 (9) INTENT.—It is the intent of the Legislature that  
379 grants made to residential property owners under this section  
380 shall be considered disaster-relief assistance within the  
381 meaning of s. 139 of the Internal Revenue Code of 1986, as  
382 amended.

383 (10) REPORTS.—The department shall make an annual report  
384 on the activities of the program that shall account for the use  
385 of state funds and indicate the number of inspections requested,  
386 the number of inspections performed, the number of grant  
387 applications received, the number and value of grants approved,  
388 and the estimated average annual amount of insurance premium  
389 discounts and total estimated annual amount of insurance premium  
390 discounts homeowners received from insurers as a result of  
391 mitigation funded through the program. The report must be  
392 delivered to the President of the Senate and the Speaker of the  
393 House of Representatives by February 1 of each year.

394 **Section 2.** (1) For the 2025-2026 fiscal year, the sum of  
395 \$200 million in nonrecurring funds is appropriated from the  
396 General Revenue Fund to the Department of Financial Services to  
397 provide mitigation grants pursuant to s. 215.5586(2), Florida  
398 Statutes, under the My Safe Florida Home Program. The department  
399 may only continue to accept applications and create a waiting  
400 list for the disbursement of appropriated funds and may not create



401 a waiting list in anticipation of additional funding unless the  
402 Legislature provides express authority to implement such  
403 actions.

404 (2) For the 2025-2026 fiscal year, the sum of \$5 million  
405 in nonrecurring funds is appropriated from the General Revenue  
406 Fund to the Department of Financial Services for costs related  
407 to the public outreach and advertising campaign, and associated  
408 administrative costs as may be necessary, under s. 215.5586(4),  
409 Florida Statutes, under the My Safe Florida Home Program.

410 **Section 3.** This act shall take effect July 1, 2025.

411