

By the Committee on Banking and Insurance; and Senator Leek

597-02094-25

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1 A bill to be entitled
2 An act relating to the My Safe Florida Condominium
3 Pilot Program; amending s. 215.55871, F.S.; revising
4 the definition of the term "condominium"; limiting
5 participation in the My Safe Florida Condominium Pilot
6 Program to certain condominiums; revising the approval
7 requirements to receive a mitigation grant; deleting
8 the amount of grant funding designated for certain
9 projects; revising the improvements for which a grant
10 may be used; requiring that improvements be verified
11 during the final hurricane mitigation inspection to
12 qualify for grant funds; specifying that mitigation
13 grants may be awarded only for mitigation improvements
14 that will result in a mitigation credit, discount, or
15 other rate differential; requiring the Department of
16 Financial Services to require that certain
17 improvements be made under certain circumstances;
18 providing an effective date.

19
20 Be It Enacted by the Legislature of the State of Florida:

21
22 Section 1. Present paragraphs (a) through (d) of subsection
23 (2) of section 215.55871, Florida Statutes, are redesignated as
24 paragraphs (b) through (e), respectively, a new paragraph (a) is
25 added to that subsection, and paragraph (d) of subsection (1),
26 present paragraph (b) of subsection (2), and subsection (5) of
27 that section are amended, to read:

28 215.55871 My Safe Florida Condominium Pilot Program.—There
29 is established within the Department of Financial Services the

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30 My Safe Florida Condominium Pilot Program to be implemented
31 pursuant to appropriations. The department shall provide fiscal
32 accountability, contract management, and strategic leadership
33 for the pilot program, consistent with this section. This
34 section does not create an entitlement for associations or unit
35 owners or obligate the state in any way to fund the inspection
36 or retrofitting of condominiums in the state. Implementation of
37 this pilot program is subject to annual legislative
38 appropriations. It is the intent of the Legislature that the My
39 Safe Florida Condominium Pilot Program provide licensed
40 inspectors to perform inspections for and grants to eligible
41 associations as funding allows.

42 (1) DEFINITIONS.—As used in this section, the term:

43 (d) "Condominium" has the same meaning as in s. 718.103.

44 For purposes of this section, the term does not include detached
45 units on individual parcels of land.

46 (2) PARTICIPATION.—

47 (a) Participation in the pilot program is limited to
48 condominiums that are three stories or more in height, and the
49 structure or building that is the subject of the mitigation
50 grant must include at least one residential unit within such
51 structure or building.

52 (c) ~~(b)~~ In order to apply for a grant under subsection (5)
53 which improves one or more units within a condominium, an
54 association must receive both of the following:

55 1. Approval by a majority vote of the board of
56 administration or a majority vote of the total voting interests
57 of the association to participate in a mitigation inspection.

58 2. Approval by at least 75 percent ~~A unanimous vote~~ of all

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59 unit owners who reside within the structure or building that is
60 the subject of the mitigation grant.

61 (5) MITIGATION GRANTS.—Financial grants may be used by
62 associations to make improvements recommended in a hurricane
63 mitigation inspection report which increase the condominium's
64 resistance to hurricane damage.

65 (a) An application for a mitigation grant must:

66 1. Contain a signed or electronically verified statement
67 made under penalty of perjury by the president of the board of
68 administration that the association has submitted only a single
69 application for each property that the association operates or
70 maintains.

71 2. Include a notarized statement from the president of the
72 board of administration containing the name and license number
73 of each contractor the association intends to use for the
74 mitigation project.

75 3. Include a notarized statement from the president of the
76 board of administration which commits to the department that the
77 association will complete the mitigation improvements. If the
78 grant will be used to improve units, the application must also
79 include an acknowledged statement from each unit owner who is
80 required to provide approval for a grant under paragraph (2) (c)
81 ~~(2) (b)~~.

82 (b) An association may select its own contractors for the
83 mitigation project as long as each contractor meets all
84 qualification, certification, or licensing requirements in
85 general law. A mitigation project must be performed by a
86 properly licensed contractor who has secured all required local
87 permits necessary for the project. The department must

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88 electronically verify that the contractor's state license number
89 is accurate and up to date before approving a grant application.

90 (c) An association awarded a grant must complete the entire
91 mitigation project in order to receive the final grant award and
92 must agree to make the property available for a final inspection
93 once the mitigation project is finished to ensure the mitigation
94 improvements are completed in a manner consistent with the
95 intent of the pilot program and meet or exceed the applicable
96 Florida Building Code requirements. Construction must be
97 completed and the association must submit a request to the
98 department for a final inspection, or request an extension of
99 time, within 1 year after receiving grant approval. If the
100 association fails to comply with this paragraph, the application
101 is deemed abandoned and the grant money reverts back to the
102 department.

103 (d) Grant projects shall be funded as follows:

104 1. All grants must be matched on the basis of \$1 provided
105 by the association for \$2 provided by the state toward the
106 actual cost of the project.

107 ~~2. For roof-related projects, the grant contribution is \$11~~
108 ~~per square foot multiplied by the square footage of the~~
109 ~~replacement roof, not to exceed \$1,000 per unit, with a maximum~~
110 ~~grant award of 50 percent of the cost of the project.~~

111 ~~3. For opening protection-related projects, the grant~~
112 ~~contribution is a maximum of \$750 per replacement window or~~
113 ~~door, not to exceed \$1,500 per unit, with a maximum grant award~~
114 ~~of 50 percent of the cost of the project.~~

115 2.4. An association may receive grant funds for both roof-
116 related and opening protection-related projects, but the maximum

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117 total grant award may not exceed \$175,000 per association.

118 ~~3.5.~~ The department may not accept grant applications or
119 maintain a waiting list for grants after the cumulative value of
120 the grants awarded have fully obligated the appropriation,
121 unless otherwise expressly authorized by the Legislature.

122 (e) When recommended by a hurricane mitigation inspection
123 report, grants for eligible associations may be used for the
124 following improvements:

125 1. Opening protection improvements, including all of the
126 following:

127 a. Exterior doors.~~7~~

128 b. Garage doors.~~7~~

129 c. Windows.~~7~~ and

130 d. Skylights.

131 2. Roof-related improvements, including all of the
132 following:

133 a.~~2.~~ Reinforcing roof-to-wall connections.

134 b.~~3.~~ Improving the strength of roof-deck attachments.

135 c.~~4.~~ Installing secondary water resistance for roof.

136 d. Replacing the roof covering.

137 (f) Improvements must be verified during the final
138 hurricane mitigation inspection to qualify for grant funds
139 ~~Grants may be used for a previously inspected existing structure~~
140 ~~on the property.~~

141 (g)~~1.~~ If improvements to protect the property which
142 complied with the current applicable building code at the time
143 have been previously installed, the association must use a
144 mitigation grant to install improvements that do both of the
145 following:

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146 ~~1.a.~~ Comply with or exceed the applicable building code in
147 effect at the time the association applied for the grant.

148 ~~2.b.~~ Provide more hurricane protection than the
149 improvements that the association previously installed.

150 ~~(h)2.~~ The association may not use a mitigation grant to:

151 ~~1.a.~~ Install the same type of improvements that were
152 previously installed; or

153 ~~2.b.~~ Pay a deductible for a pending insurance claim for
154 damage that is part of the property for which grant funds are
155 being received.

156 ~~(i)(h)~~ The department shall develop a process that ensures
157 the most efficient means to collect and verify inspection and
158 grant applications to determine eligibility. The department may
159 direct hurricane mitigation inspectors to collect and verify
160 inspection and grant application information or use the Internet
161 or other electronic means to collect information and determine
162 eligibility.

163 (j) Grant funds may be awarded only for each mitigation
164 improvement that, when applied to the structure or building,
165 will result in a mitigation credit, discount, or other rate
166 differential. If necessary for the building or structure to
167 qualify for a mitigation credit, discount, or other rate
168 differential, the department must require that improvements be
169 made to all openings, including exterior doors, garage doors,
170 windows, and skylights, as a condition of reimbursing a
171 condominium association approved for a grant.

172 Section 2. This act shall take effect July 1, 2025.