

**By** the Committees on Regulated Industries; and Banking and Insurance; and Senators Leek and Pizzo

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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.; limiting  
4       participation in the My Safe Florida Condominium Pilot  
5       Program to certain structures or buildings; revising  
6       the approval requirements to receive a mitigation  
7       grant; deleting the amount of grant funding designated  
8       for certain projects; revising the improvements for  
9       which a grant may be used; requiring that improvements  
10      be verified during the final hurricane mitigation  
11      inspection to qualify for grant funds; specifying that  
12      mitigation grants may be awarded only for mitigation  
13      improvements that will result in a mitigation credit,  
14      discount, or other rate differential; requiring the  
15      Department of Financial Services to require that  
16      certain improvements be made under certain  
17      circumstances; providing an effective date.

18  
19 Be It Enacted by the Legislature of the State of Florida:

20  
21       Section 1. Present paragraphs (a) through (d) of subsection  
22      (2) of section 215.55871, Florida Statutes, are redesignated as  
23      paragraphs (b) through (e), respectively, a new paragraph (a) is  
24      added to that subsection, and present paragraph (b) of  
25      subsection (2) and subsection (5) of that section are amended,  
26      to read:

27       215.55871 My Safe Florida Condominium Pilot Program.—There  
28      is established within the Department of Financial Services the  
29      My Safe Florida Condominium Pilot Program to be implemented

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

41 (2) PARTICIPATION.—

42 (a) Participation in the pilot program is limited to  
43 structures or buildings on the condominium property which are  
44 three or more stories in height, provided that each structure or  
45 building that is the subject of the mitigation grant contains  
46 two or more single-family dwellings.

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

50 1. Approval by a majority vote of the board of  
51 administration or a majority vote of the total voting interests  
52 of the association to participate in a mitigation inspection.

53 2. Approval by at least 75 percent ~~A unanimous vote~~ of all  
54 persons with voting interests who reside ~~unit owners~~ within the  
55 structure or building that is the subject of the mitigation  
56 grant.

57 (5) MITIGATION GRANTS.—Financial grants may be used by  
58 associations to make improvements recommended in a hurricane

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59 mitigation inspection report which increase the condominium's  
60 resistance to hurricane damage.

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

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

67 2. Include a notarized statement from the president of the  
68 board of administration containing the name and license number  
69 of each contractor the association intends to use for the  
70 mitigation project.

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

78 (b) An association may select its own contractors for the  
79 mitigation project as long as each contractor meets all  
80 qualification, certification, or licensing requirements in  
81 general law. A mitigation project must be performed by a  
82 properly licensed contractor who has secured all required local  
83 permits necessary for the project. The department must  
84 electronically verify that the contractor's state license number  
85 is accurate and up to date before approving a grant application.

86 (c) An association awarded a grant must complete the entire  
87 mitigation project in order to receive the final grant award and

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

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

100 1. All grants must be matched on the basis of \$1 provided  
101 by the association for \$2 provided by the state toward the  
102 actual cost of the project.

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

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

111 2.4. An association may receive grant funds for both roof-  
112 related and opening protection-related projects, but the maximum  
113 total grant award may not exceed \$175,000 per association.

114 ~~3.5.~~ The department may not accept grant applications or  
115 maintain a waiting list for grants after the cumulative value of  
116 the grants awarded have fully obligated the appropriation,

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117 unless otherwise expressly authorized by the Legislature.

118 (e) When recommended by a hurricane mitigation inspection  
119 report, grants for eligible associations may be used for the  
120 following improvements:

121 1. Opening protection improvements, including all of the  
122 following:

123 a. Exterior doors.~~7~~

124 b. Garage doors.~~7~~

125 c. Windows.~~7~~ and

126 d. Skylights.

127 e. Wind-driven rain mitigation devices for sliding glass  
128 doors.

129 2. Roof-related improvements, including all of the  
130 following:

131 a.2. Reinforcing roof-to-wall connections.

132 b.3. Improving the strength of roof-deck attachments.

133 c.4. Installing secondary water resistance for roof.

134 d. Replacing the roof covering.

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

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

144 1.a. Comply with or exceed the applicable building code in  
145 effect at the time the association applied for the grant.

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146       ~~2.b.~~ Provide more hurricane protection than the  
147 improvements that the association previously installed.

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

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

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

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

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

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