

HB 1045

2026

A bill to be entitled
An act relating to My Safe Florida Home Program;
amending s. 215.5586, F.S.; requiring the Department
of Financial Services to notify applicants in
specified circumstances; authorizing applicants to
submit subsequent applications in certain
circumstances; prohibiting an application from being
deemed withdrawn if an applicant responds to notice
and makes certain demonstrations; providing an
effective date.

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

Section 1. Paragraph (j) of subsection (2) and subsection (3) of section 215.5586, Florida Statutes, are amended to read:

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

26 of funds, the My Safe Florida Home Program provide licensed
27 inspectors to perform hurricane mitigation inspections of
28 eligible homes and grants to fund hurricane mitigation projects
29 on those homes. The department shall implement the program in
30 such a manner that the total amount of funding requested by
31 accepted applications, whether for inspections, grants, or other
32 services or assistance, does not exceed the total amount of
33 available funds. If, after applications are processed and
34 approved, funds remain available, the department may accept
35 applications up to the available amount. The program shall
36 develop and implement a comprehensive and coordinated approach
37 for hurricane damage mitigation pursuant to the requirements
38 provided in this section.

39 (2) HURRICANE MITIGATION GRANTS.—Financial grants shall be
40 used by homeowners to make improvements recommended by an
41 inspection which increase resistance to hurricane damage.

42 (j) A homeowner who receives a grant shall finalize
43 construction and request a final inspection, or request an
44 extension for an additional 6 months, within 1 year after grant
45 approval. If a homeowner fails to comply with this paragraph,
46 his or her application is deemed abandoned and the grant money
47 reverts to the department. The department must notify the
48 applicant if an application is deemed abandoned. If the
49 applicant responds to such notification within 5 business days
50 and demonstrates good cause for the failure to comply with this

51 paragraph, the applicant may submit a subsequent grant
52 application.

53 (3) REQUESTS FOR INFORMATION.—The department may request
54 that an applicant provide additional information. An application
55 is deemed withdrawn by the applicant if the department does not
56 receive a response to its request for additional information
57 within 60 days after the notification of any apparent error or
58 omission. The department must notify the applicant if an
59 application has been deemed withdrawn. If the applicant responds
60 to such notification within 5 business days, demonstrates good
61 cause for any error or omission, and corrects any error or
62 omission in that time period, the application may not be deemed
63 withdrawn.

64 **Section 2.** This act shall take effect July 1, 2026.