

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Banking and Insurance

BILL: SB 1286

INTRODUCER: Senator Wright

SUBJECT: First Responders

DATE: January 27, 2026

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Johnson	Knudson	BI	Pre-meeting
2.			AEG	
3.			FP	

I. Summary:

SB 1286 renames the Florida Law Enforcement Recruitment Bonus Payment Program (program) within the Department of Law Enforcement (FDLE) as the Florida Law Enforcement Officer and Firefighter Recruitment Bonus Payment Program, thereby expanding the program to include newly employed firefighters in the program. Recruitment and retention of firefighters in Florida is an ongoing challenge, and there is currently no similar incentive program to attract qualified firefighters to the state. Due to the expansion of the program to include firefighters, the Department of Commerce will consult the Division of State Fire Marshal (division) to verify firefighter eligibility. Currently, the Department of Commerce administers the program in consultation with the Criminal Justice Standards and Training Commission within FDLE to verify eligibility of newly employed officers.

The program, as amended by the bill, administers one-time bonus payments of up to \$5,000 to each newly employed officer and newly employed firefighter within the state. The minimum eligibility requirements a newly employed officer or firefighter must meet to receive and retain a bonus include, but are not limited to:

- Obtaining certification for employment or appointment as a law enforcement officer or as a firefighter.
- Gaining full-time employment with a Florida criminal justice agency or a Florida fire service provider.
- Maintaining full-time employment as a law enforcement officer or firefighter with one or more employing agencies or fire service providers, respectively, for at least two years after the date the officer or firefighter obtained certification. Such period of service may not contain any break in service longer than 180 calendar days.

SB 1286 also establishes a grant review panel within the Department of Financial Services (DFS) Division of the State Marshal (division). The Chief Financial Officer is authorized to appoint review panel members to assist DFS in the grant review process of applicants for general support

grants and specific fire program grants provided by the division. The CFO will review panel recommendations and, beginning January 1, 2027, include approved grant applicants for approved fire service grant projects in the legislative budget request for DFS.

SB 1286 creates the Institute for Posttraumatic Stress Disorder (institute) within DFS to serve as a statewide center for research, training, outreach, and program development in support of first responder behavioral health, subject to a legislative appropriation. A first responder is a law enforcement officer as defined in s. 943.10, F.S., a firefighter as defined in s. 633.102, F.S., or an emergency medical technician or paramedic as defined in s. 401.23, F.S., who is employed by the state or a local government. A volunteer law enforcement officer, firefighter, or emergency medical technician or paramedic engaged by the state or a local government is also considered a first responder of the state or local government for purposes of this section.

The purpose of the institute is to strengthen the mental resilience and well-being of the state's public safety workforce through coordination of research, training initiatives, public outreach, and policy guidance. The institute is charged with the following duties:

- Coordinate statewide research efforts on behavioral health issues, including suicide prevention, burnout reduction, and resilience-building, which affect first responders.
- Develop and disseminate evidence-informed best practices and policy recommendations relating to first responder behavioral health.
- Facilitate training programs and technical assistance in behavioral health initiatives for public safety agencies.
- Serve as a central hub for public outreach and awareness campaigns aimed at improving mental health outcomes for first responders.
- Evaluate behavioral health programs and initiatives to measure their effectiveness and their impact on first responders.

The bill takes effect on becoming a law.

II. Present Situation:

There are many factors that have attributed to the current labor shortages and retention challenges relating to firefighters. Some of those causes are better opportunities, changes in demographic population, increasing medical risks related to cancer, and mental health.¹

Florida Law Enforcement Recruitment Bonus Payment Program

The Department of Commerce (department) in consultation with the Criminal Justice Standards and Training Commission (commission) within the Department of Law Enforcement administers the Florida Law Enforcement Recruitment Bonus Payment Program (program).² The program's purpose is to assist in the recruitment of law enforcement officers within the state by

¹ Florida Fire Chiefs' Association in partnership with the Florida State Fire Marshal's Office, White paper on recruitment and retention in the Florida fire service (June 2023) [Florida Recruitment and Retention White Paper.pdf](#)

² Section 445.08, F.S.

administering one-time bonus payments of up to \$5,000 to each eligible newly employed officer, contingent upon legislative appropriations.³

The department must develop an annual plan for the administration and distribution of bonus payments and submit the plan to the Office of Policy and Budget within the Executive Office of the Governor, the chair of the Senate Appropriations Committee, and the chair of the House Appropriations Committee by October 1 of each year. At a minimum, the plan must include:

- The method for determining the estimated number of newly employed officers to gain or be appointed to full-time employment during the applicable fiscal year.
- The minimum eligibility requirements a newly employed officer must meet to receive and retain a bonus payment, which must include the following
 - Obtaining certification for employment or appointment as a law enforcement officer under pursuant to s. 943.1395, F.S.
 - Gaining full-time employment with a Florida criminal justice agency or a fire service provider.
 - Maintaining full-time employment as a law enforcement officer with a Florida criminal justice agency for at least 2 years after from the date on which the officer obtained certification. The two year period may not contain any break in service longer than 180 calendar days.
- The standards by which the department will determine under what circumstances a break in service is acceptable. A law enforcement officer must provide documentation to the department justifying a break in service.
- The method that will be used to determine the bonus payment amount to be distributed to each newly employed officer.
- The method that will be used to distribute bonus payments to applicable employing agencies for distribution to eligible officers in the most efficient and expedient manner possible.
- The estimated cost to the department associated with developing and administering the program and distributing bonus payments.
- The reimbursement method by which an officer must reimburse the state if the bonus payment was received but the officer failed to maintain continuous employment for the required two-year period.

The department must consult with the commission within the Department of Law Enforcement on a quarterly basis to verify the certification of newly employed officers and affidavits of separation submitted to the commission detailing officer misconduct. The department is authorized to submit budget amendments pursuant to ch. 216, F.S., as necessary to release appropriated funds distribution to applicable employing agencies.

The provisions of s. 445.08 are scheduled to repeal on July 1, 2026.

Department of Financial Services

³ Section 445.08(2)(b), F.S. Each bonus payment must be adjusted to include 7.65 percent of the officer's share of Federal Insurance Contribution Act tax on the payment.

The head of the Department of Financial Services (DFS) is the Chief Financial Officer (CFO) who may also be known as the Treasurer.⁴ The CFO is the chief fiscal officer of the state and is responsible for settling and approving accounts against the state and keeping all state funds and securities.⁵ Further, the CFO is designated as the State Fire Marshal.⁶ The DFS consists of the following divisions and offices:

- The Division of Accounting and Auditing.
- The Division of Consumer Services.
- The Division of Funeral, Cemetery, and Consumer Services.
- The Division of Insurance Agent and Agency Services.
- The Division of Investigative and Forensic Services.
- The Division of Public Assistance Fraud.
- The Division of Rehabilitation and Liquidation.
- The Division of Risk Management.
- The Division of State Fire Marshal.
- The Division of Treasury.
- The Division of Unclaimed Property.
- The Division of Workers' Compensation.
- The Division of Administration.
- The Office of Insurance Consumer Advocate.

Division of State Fire Marshal

The Division of State Fire Marshal (division) is comprised of two bureaus, the Bureau of Fire Prevention and the Bureau of Fire Standards and Training.⁷ The Bureau of Fire Prevention conducts fire and life safety inspections and construction plans review on all state-owned buildings; regulates the fireworks and the fire sprinkler industries; inspects and licenses boilers; and certifies fire suppression industry workers.⁸ The Bureau of Fire Standards and Training approves Florida's firefighter training curricula, provides training to Florida's emergency services providers at the Florida State Fire College, and certifies Florida fire service members to ensure they meet industry-based standards.⁹

Pursuant to s. 633.104, F.S., the State Fire Marshal must enforce all laws and provisions of this chapter, and any rules adopted pursuant thereto, relating to:

- The prevention of fire and explosion through the regulation of conditions which could cause fire or explosion, the spread of fire, and panic resulting therefrom;
- Installation and maintenance of fire alarm systems and fire protection systems, including fire suppression systems, fire-extinguishing equipment, and fire sprinkler systems;
- Servicing, repairing, recharging, testing, marking, inspecting, installing, maintaining, and tagging of fire extinguishers, pre-engineered systems, and individually designed fire protection systems;

⁴ Section 20.121, F.S.

⁵ Section 17.001, F.S.

⁶ Section 633.104, F.S.

⁷ Department of Financial Services, State Fire Marshal, What We Do, [Florida's State Fire Marshal](#) (last visited Jan. 23, 2026).

⁸ *Id.*

⁹ *Id.*

- The training and licensing of persons engaged in the business of servicing, repairing, recharging, testing, marking, inspecting, installing, maintaining, and tagging fire extinguishers, pre-engineered systems, and individually designed fire protection systems;
- The maintenance of fire cause and loss records; and
- Suppression of arson and the investigation of the cause, origin, and circumstances of fire.

Pursuant to s. 633.104, F.S., the division may accept for any of its purposes and functions any donations of property and grants of money from any governmental unit, public agency, institution, person, firm, or corporation. Such moneys shall be deposited, disbursed, and administered in a trust fund as provided by law.

First Responders and Post Traumatic Stress Disorder

According to the American Psychiatric Association, Posttraumatic Stress Disorder (PTSD) is a psychiatric disorder that may occur in people who have experienced or witnessed a traumatic event, such as a natural disaster, serious accident, terrorist act, war, or rape; or people who have been threatened with death, sexual violence, or serious injury.¹⁰ Exposure to an upsetting traumatic event may be indirect rather than firsthand. PTSD can occur if a person learns of the violent death of a close family member or friend, or is repeatedly exposed to the horrible details of trauma.¹¹

In general, the prevalence of PTSD in the United States is estimated to be approximately 4 percent of U.S. adults and 8 percent of U.S. adolescents aged 13-18. The lifetime prevalence in the U.S. is estimated to be 6 percent. However, for firefighters, the prevalence of PTSD is estimated to be 57 percent.¹² Firefighters face many traumatic situations due to the nature of their work.¹³ They confront injuries and death associated with natural and artificial disasters, at times under the threat of personal injury, and prevent death or attempt to limit the damage.¹⁴ When compared to the general population, police officers have approximately twice the prevalence of PTSD and depression (20 percent vs 7 - 9 percent).¹⁵

¹⁰American Psychiatric Association, What is Posttraumatic Stress Disorder (PTSD)? (Mar. 23, 2025) [Psychiatry.org - What is Posttraumatic Stress Disorder \(PTSD\)?](#) (last visited Jan. 21, 2026).

¹¹ *Id.*

¹²Obuobi-Donkor G, Oluwasina F, Nkire N, Agyapong VIO. A Scoping Review on the Prevalence and Determinants of Post-Traumatic Stress Disorder among Military Personnel and Firefighters: Implications for Public Policy and Practice. *Int J Environ Res Public Health*. 2022 Jan 29;19(3):1565. doi: 10.3390/ijerph19031565. PMID: 35162587; PMCID: PMC8834704. [A Scoping Review on the Prevalence and Determinants of Post-Traumatic Stress Disorder among Military Personnel and Firefighters: Implications for Public Policy and Practice - PMC](#) (last visited Jan. 21, 2026).

¹³ *Id.*

¹⁴ *Id.*

¹⁵ Santre S. Mental Disorders and Mental Health Promotion in Police Officers. *Health Psychol Res*. 2024 Feb 17;12:93904. doi: 10.52965/001c.93904. PMID: 38375073; PMCID: PMC10875161. [Mental Disorders and Mental Health Promotion in Police Officers - PMC](#) (last visited Jan. 21, 2026).

Psychiatrists and other mental health professionals use various effective and evidence-based treatments to help people recover from PTSD. This includes, but is not limited to, psychotherapy, including exposure therapy¹⁶ and cognitive therapy, and medication.¹⁷

In 2018, the Florida Legislature¹⁸ authorized medical benefits and compensation for lost wages for first responders who are diagnosed with Post Traumatic Stress Disorder (PTSD), as described in the Diagnostic and Statistical Manual of Mental Disorders.¹⁹ To be eligible for workers' compensation benefits for PTSD, first responders must demonstrate that they were acting within the scope of employment when they experienced a qualifying event, that they were diagnosed with PTSD by the employer or carrier's authorized treating physician, and that they reported the injury to their employer.²⁰ Employing agencies of first responders are required to provide training related to mental health awareness, prevention, mitigation, and treatment.²¹

III. Effect of Proposed Changes:

Section 1 amends 445.08, F.S., to rename the Florida Law Enforcement Recruitment Bonus Payment Program as the Florida Law Enforcement Officer and Firefighter Recruitment Bonus Payment Program. Further, the section is amended to provide conforming changes to broaden the scope of the program to include firefighters as part of the program and references to their employing agency, a fire service provider. The section is also amended to rearrange existing provisions. The section creates definition of the following terms:

- “Fire service provider” has the same meaning as in s. 633.102(13), F.S., which provides that the term means a municipality or county, the state, the division, or any political subdivision of the state, including authorities and special districts, that employs firefighters or uses volunteer firefighters to provide fire extinguishment or fire prevention services for the protection of life and property. The term includes any organization under contract or other agreement with such entity to provide such services.
- “Firefighter” has the same meaning as in s. 633.102(9), F.S., which provides that the term means an individual who holds a current and valid Firefighter Certificate of Compliance or Special Certificate of Compliance issued by the Division of State Fire Marshal under s. 633.408, F.S.

¹⁶ Mayo Clinic, Posttraumatic stress disorder (Aug. 16, 2024) ([Post-traumatic stress disorder \(PTSD\) - Diagnosis and treatment - Mayo Clinic](#)) (last visited Jan. 21, 2026). Exposure therapy is a type of behavioral therapy that helps an individual safely face situations and memories that are frightening so that the individual can learn to cope with them. This is done in a gradual, predictable and controllable manner. Cognitive therapy helps an individual see the ways of thinking, also known as cognitive patterns, that are keeping a person stuck. Examples include negative self-beliefs and the risk of traumatic things happening again.

¹⁷ *Supra* at 9.

¹⁸ Ch. 2018-124, Laws of Fla.

¹⁹ Diagnostic and Statistical Manual of Mental Disorders, (Fifth Edition, Text Revision) (2022), published by the American Psychiatric Association. The Diagnostic and Statistical Manual of Mental Disorders (DSM)* describes recognized mental disorders and . specifies symptoms and other criteria for clinicians to evaluate in order to decide on a diagnosis and organizes these diagnoses together into a classification system. American Psychiatric Association, What is the DSM? (Apr. 2025) [Psychiatry.org - What is the DSM?](#) (last visited Jan. 21, 2026)

²⁰ Section 112.1815(5), F.S. The Division of Workers' Compensation within DFS adopted Rule 69L-3.009, F.A.C., to specify the types of injuries that qualify as grievous bodily harm of a nature that shocks the conscience. This rule is used to administer s. 112.1815, F.S., relating to specified first responders (for firefighters, paramedics, emergency medical technicians, and law enforcement officers) and s. 112.18155, F.S., relating to correctional officers.

²¹ Section 112.1815(6), F.S.

- “Newly employed firefighter” means a person who gains or is appointed to full-time employment as a certified firefighter with a fire service provider on or after July 1, 2026, and who has never been previously employed as a firefighter in this state.

Technical conforming changes are made to the section to require the Department of Commerce to consult with the Division of State Fire Marshal to verify certification of newly employed firefighters and affidavits of separation submitted to the Division of State Fire Marshal which detail firefighter misconduct. The Division of State Fire Marshal is required to define by rule the term, “firefighter misconduct.”

Section 2 amends s. 633.134, F.S., relating to gifts and grants accepted by the Division of State Fire Marshal, to authorize the CFO to appoint review panels to assist in the grant review process. Each review panel must:

- Consist of five members, each serving a one-year term, from the fire service industry or other professions that involve the specific industry or program for which the panel has been appointed.
- Review and score grant applications and recommend to DFS which applicants should be awarded a grant. Each panel must submit to the DFS a list of eligible applicants by score.
- Hold a public form for public comment before recommending a grant application.
- Review the lists of eligible applicants for a grant and create two lists, one of which must consist of recommendations for eligible applicants for general support grants and one of which must consist of recommendations for eligible applicants for specific fire project grants, and submit the lists to the CFO.
 - Provides that a general program support grant or a specific fire program grant includes, but is not limited to all of the following:
 - Grants for the purchase, replacement, or maintenance of operational equipment and resources, including, but not limited to, fire apparatuses, personal protective equipment, communication systems, rescue tools, and other essential firefighting and emergency response equipment.
 - Grants pertaining to fixed capital outlay, grants and aids, and grants and aids to local governments and nonstate entities-fixed capital outlay, as those terms are defined in s. 216.011(1), and the construction or remodel of fire departments.
 - Grants to support state-coordinated outreach programs such as mobile fire safety exhibits, educational tours, and statewide fire awareness campaigns. An outreach program must prioritize grant funds to Florida-based fire departments, safety educators, and emergency personnel and promote best practices in fire prevention, public safety, and emergency preparedness.
 - Grants or stipends for individual firefighters or fire service instructors selected through a competitive process based on merit, leadership, or innovation in fire safety. Grant funds may support training, research, or professional exchange opportunities that advance public safety practices in this state.
 - Grants for programs or projects that advance the mission of fire prevention and emergency response, including, but not limited to, firefighter health and wellness initiatives, emergency planning and coordination systems, public safety communications upgrades, or community preparedness efforts. A

program or project must clearly demonstrate alignment with the goals of this subsection and provide measurable public safety outcomes.

- Grants for programs or projects that advance the mission of arson prevention, arson investigation, juvenile arson prevention, arson intervention programs, and police canine programs. Eligible recipients include entities that investigate or prevent arson. The term “police canine” has the same meaning as in s. 401.254(1), F.S., which provides it means any canine that is owned, or the service of which is employed, by a state or local law enforcement agency, a correctional agency, a fire department, a special fire district, or the State Fire Marshal for the principal purpose of aiding in the detection of criminal activity, flammable materials, or missing persons; the enforcement of laws; the investigation of fires; or the apprehension of offenders.

The bill requires CFO to review the panel’s recommendations, and beginning January 1, 2027, submit a list of approved applicants to be included in the legislative budget request of the Department of Financial Services (DFS). Projects from the CFO’s approved list must be funded by score until all appropriated funds are depleted.

The bill requires the Division of State Fire Marshal to adopt rules to implement and administer the requirements created by this section of the bill, including rules that establish:

- Eligibility criteria and the scoring rubric for the awarding of grants.
- Particular grant programs or projects, categories of grants, and procedures necessary for the prudent administration of the grant programs or projects.

Section 3 creates s. 633.1424, F.S., to establish the Institute for Posttraumatic Stress Disorder (institute) within DFS to serve as a statewide center for research, training, outreach, and program development in support of first responder behavioral health, subject to an appropriation. The purpose of the institute is to strengthen the mental resilience and well-being of the state’s public safety workforce through coordination of research, training initiatives, public outreach, and policy guidance.

The bill defines the term, “first responder,” as having the same meaning as in s. 125.01045, F.S. Section 125.01045, F.S., defines a first responder to mean a law enforcement officer as defined in s. 943.10, F.S., a firefighter as defined in s. 633.102, F.S., or an emergency medical technician or paramedic as defined in s. 401.23, F.S., who is employed by the state or a local government. A volunteer law enforcement officer, firefighter, or emergency medical technician or paramedic engaged by the state or a local government is also considered a first responder of the state or local government for purposes of this section.

The term, “public safety agency,” has the same meaning as in s. 365.172(3), F.S., which provides the term means a functional division of a public agency which provides firefighting, law enforcement, medical, or other emergency services.

The bill requires the institute to do all the following:

- Coordinate statewide research efforts on behavioral health issues, including suicide prevention, burnout reduction, and resilience-building, which affect first responders.

- Develop and disseminate evidence-informed best practices and policy recommendations relating to first responder behavioral health.
- Facilitate training programs and technical assistance in behavioral health initiatives for public safety agencies.
- Serve as a central hub for public outreach and awareness campaigns aimed at improving mental health outcomes for first responders.
- Evaluate behavioral health programs and initiatives to measure their effectiveness and their impact on first responders.

The section authorizes the institute to collaborate with public and private partners, including, but not limited to, Florida College System institutions, state universities, public safety agencies, mental health providers, and community organizations, to enhance program development and service delivery. The Division of State Fire Marshal must adopt rules to implement this section.

Section 4 provides the bill takes effect upon becoming a law.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

Newly employed firefighters meeting eligibility requirements will benefit from the bonus payments.

C. Government Sector Impact:

The expansion of the Florida Law Enforcement Officer and Firefighter Recruitment Bonus Payment Program to include firefighters will assist fire service providers in recruiting and retaining firefighters in Florida.

The Department of Financial Services provided the following information regarding the fiscal impact of SB 1286:²²

The Florida Law Enforcement Office and Firefighter Recruitment Bonus Program

The program provides one-time bonus payments of up to \$5,000 per newly employed firefighter and law enforcement officer, prorated based on legislative appropriations. The total cost depends on the number of eligible participants and available appropriations.

Fire Service Grant Review Panel

The grants to fire service providers for general support and specific projects are funded by state appropriations. Funding allocation is dependent on legislative appropriations. Administrative costs for the panel (e.g., member coordination, scoring, and reporting) can be absorbed within existing departmental resources.

Institute for Posttraumatic Stress Disorder

DFS is seeking an initial Legislative Budget Request of \$5,000,000 with recurring funding of \$3,000,000. Costs are broken down as follows:

Initial Funding

- \$100,000 – Leadership & Administration
- \$1,500,000 – Research & Data
- \$2,650,000 – Service & Program Implementation
- \$750,000 – Public Awareness & Outreach

Recurring Funding

- \$250,000 – Administration & Evaluation
- \$1,100,000 – Service, Outreach, and Capacity Building
- \$650,000 – Education & Training
- \$500,000 – Family Support

SB 1286 is not expected to require significant changes to the technology systems at DFS. Existing systems can be used to verify firefighter and law enforcement officer certification and employment for the recruitment bonus program. Grant application review and budget submission for the fire service grant panel can be managed using current DFS and Division of State Fire Marshal systems. The Institute for Posttraumatic Stress Disorder will utilize existing IT infrastructure for research, training, and program tracking.

²² Department of Financial Services, SB 1286 Analysis (Jan. 20, 2026).

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends sections 445.08, 633.134 of the Florida Statutes.
This bill creates section 633.1424 of the Florida Statutes.

IX. Additional Information:**A. Committee Substitute – Statement of Changes:**

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.