

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	<u> </u>	(Y/N)
ADOPTED AS AMENDED	<u> </u>	(Y/N)
ADOPTED W/O OBJECTION	<u> </u>	(Y/N)
FAILED TO ADOPT	<u> </u>	(Y/N)
WITHDRAWN	<u> </u>	(Y/N)
OTHER	<u> </u>	

1 Committee/Subcommittee hearing bill: Commerce Committee
2 Representative Jacques offered the following:

Amendment (with title amendment)

Remove everything after the enacting clause and insert:

Section 1. Section 17.72, Florida Statutes, is created to read:

17.72 Prohibition on licensing and certification of unauthorized aliens.-

(1) The department may not issue a license or certification to any person who is an unauthorized alien as defined in s. 908.111(1).

(2) The department shall adopt rules to establish criteria for verifying compliance with subsection (1) before issuing any license or certificate.

Amendment No.

16 **Section 2. Paragraph (c) of subsection (5) of section**
17 **125.0167, Florida Statutes, is amended to read:**

18 125.0167 Discretionary surtax on documents; adoption;
19 application of revenue.—

20 (5)

21 (c) A county may not impose any requirement as a condition
22 to receiving any financial assistance on a borrower other than
23 requiring proof that the borrower is lawfully present in the
24 United States and that the borrower's income does not exceed 140
25 percent of the area median income. In addition to the income
26 eligibility requirement, borrowers may only be subject to loan
27 qualifications of lenders licensed to provide mortgage financing
28 as to the amount of the loan. A county may not create
29 requirements that restrict participation by eligible borrowers.

30 **Section 3. Section 284.52, Florida Statutes, is created to**
31 **read:**

32 284.52 Denial of claims.—

33 (1) As used in this section, the term:

34 (a) "Adult" has the same meaning as in s. 847.001.

35 (b) "Minor" has the same meaning as in s. 847.001.

36 (c) "Unauthorized alien" has the same meaning as in s.
37 908.111(1).

38 (2) The Division of Risk Management may approve or deny
39 claims relating to an unauthorized alien who is a minor;
40 however, the division may not approve a claim submitted by an

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

41 unauthorized alien who is an adult or by a person who fails to
42 provide lawful documentation of lawful presence in the United
43 States to the division as required by state and federal law.

44 **Section 4. Subsection (5) of section 322.53, Florida**
45 **Statutes, is renumbered as subsection (6), and a new subsection**
46 **(5) is added to that section, to read:**

47 322.53 License required; exemptions.—

48 (5) All licensing procedures, prelicensing instruction,
49 and licensing testing under this chapter must be conducted in
50 English. The use of interpreters, translators, translations, or
51 alternate language accommodations are prohibited.

52 **Section 5. Section 420.56, Florida Statutes, is created to**
53 **read:**

54 420.56 Down payment assistance for unauthorized aliens
55 prohibited.—

56 (1) As used in this section, the term:

57 (a) "Down payment assistance" includes, but is not limited
58 to, grants to assist a person in the purchase of a residential
59 property which takes the form of a loan or a silent second
60 mortgage.

61 (b) "Unauthorized alien" has the same meaning as in s.
62 908.111(1).

63 (2) State and local governmental entities, the
64 corporation, and private corporations, including nonprofit
65 organizations incorporated under chapter 617, participating in

Amendment No.

66 down payment assistance programs or silent second mortgage
67 programs may not use state or local government funds to provide
68 any form of down payment assistance to a person who is an
69 unauthorized alien.

70 (3) If a person is discovered to have been an unauthorized
71 alien at the time they received down payment assistance funded
72 entirely or in part by state or local government funds from a
73 state or local governmental entity, the corporation, or a
74 private corporation, the unauthorized alien must immediately
75 repay the down payment assistance to the appropriate entity or
76 corporation. If the unauthorized alien does not repay the down
77 payment assistance, the state or local governmental entity, the
78 corporation, or the private corporation must initiate
79 foreclosure proceedings under chapter 702 against the
80 unauthorized alien.

81 **Section 6. Section 420.5088, Florida Statutes, is amended**
82 **to read:**

83 420.5088 Florida Homeownership Assistance Program.—~~There~~
84 ~~is created~~ The Florida Homeownership Assistance Program is
85 created for the purpose of assisting low-income and moderate-
86 income persons who are lawfully present in the United States in
87 purchasing a home as their primary residence by reducing the
88 cost of the home with below-market construction financing, by
89 reducing the amount of down payment and closing costs paid by
90 the borrower to a maximum of 5 percent of the purchase price, or

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

91 by reducing the monthly payment to an affordable amount for the
92 borrower purchaser. Loans must ~~shall~~ be made available at an
93 interest rate that does not exceed 3 percent. The balance of any
94 loan is due at closing if the property is sold, refinanced,
95 rented, or transferred, unless otherwise approved by the
96 corporation.

97 (1) For loans made available pursuant to s.
98 420.507(23)(a)1. or 2.:

99 (a) The corporation may underwrite and make those mortgage
100 loans through the program to persons or families who are
101 lawfully present in the United States and have incomes that do
102 not exceed 120 percent of the state or local median income,
103 whichever is greater, adjusted for family size.

104 (b) Loans must ~~shall~~ be made available for the term of the
105 first mortgage.

106 (c) Loans may not exceed the lesser of 35 percent of the
107 purchase price of the home or the amount necessary to enable the
108 borrower purchaser to meet credit underwriting criteria.

109 (2) For loans made pursuant to s. 420.507(23)(a)3.:

110 (a) Availability is limited to nonprofit sponsors or
111 developers who are selected for program participation pursuant
112 to this subsection.

113 (b) Preference must be given to community-based
114 organizations as defined in s. 420.503.

Amendment No.

115 (c) Priority must be given to projects that have received
116 state assistance in funding project predevelopment costs.

117 (d) The benefits of making such loans must ~~shall~~ be
118 contractually provided to the persons or families purchasing
119 homes financed under this subsection.

120 (e) At least 30 percent of the units in a project financed
121 pursuant to this subsection must be sold to persons or families
122 who are lawfully present in the United States and who have
123 incomes that do not exceed 80 percent of the state or local
124 median income, whichever amount is greater, adjusted for family
125 size; and at least another 30 percent of the units in a project
126 financed pursuant to this subsection must be sold to persons or
127 families who are lawfully present in the United States and who
128 have incomes that do not exceed 65 percent of the state or local
129 median income, whichever amount is greater, adjusted for family
130 size.

131 (f) The maximum loan amount may not exceed 33 percent of
132 the total project cost.

133 (g) A person who is lawfully present in the United States
134 and purchases a home in a project financed under this subsection
135 is eligible for a loan authorized by s. 420.507(23)(a)1. or 2.
136 in an aggregate amount not exceeding the construction loan made
137 pursuant to this subsection. The home purchaser must meet all
138 the requirements for loan recipients established pursuant to the
139 applicable loan program.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

140 (h) The corporation shall provide, by rule, for the
141 establishment of a review committee composed of corporation
142 staff and shall establish, by rule, a scoring system for
143 evaluating and ranking applications submitted for construction
144 loans under this subsection, including, but not limited to, the
145 following criteria:

- 146 1. The affordability of the housing proposed to be built.
- 147 2. The direct benefits of the assistance to the persons
148 who will reside in the proposed housing.
- 149 3. The demonstrated capacity of the applicant to carry out
150 the proposal, including the experience of the development team.
- 151 4. The economic feasibility of the proposal.
- 152 5. The extent to which the applicant demonstrates
153 potential cost savings by combining the benefits of different
154 governmental programs and private initiatives, including the
155 local government contributions and local government
156 comprehensive planning and activities that promote affordable
157 housing.
- 158 6. The use of the least amount of program loan funds
159 compared to overall project cost.
- 160 7. The provision of homeownership counseling.
- 161 8. The applicant's agreement to exceed the requirements of
162 paragraph (e).

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

163 9. The commitment of first mortgage financing for the
164 balance of the construction loan and for the permanent loans to
165 the purchasers of the housing.

166 10. The applicant's ability to proceed with construction.

167 11. The targeting objectives of the corporation which will
168 ensure an equitable distribution of loans between rural and
169 urban areas.

170 12. The extent to which the proposal will further the
171 purposes of this program.

172 (i) The corporation may reject any and all applications.

173 (j) The review committee established by corporation rule
174 pursuant to this subsection shall make recommendations to the
175 corporation board regarding program participation under this
176 subsection. The corporation board shall make the final ranking
177 for participation based on the scores received in the ranking,
178 further review of the applications, and the recommendations of
179 the review committee. The corporation board shall approve or
180 reject applicants for loans and shall determine the tentative
181 loan amount available to each program participant. The final
182 loan amount shall be determined pursuant to rule adopted under
183 s. 420.507(23) (h).

184 (3) The corporation shall publish a notice of fund
185 availability in a publication of general circulation throughout
186 this ~~the~~ state at least 60 days before ~~prior to~~ the anticipated
187 availability of funds.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

188 (4) ~~There is authorized to be established by~~ The
189 corporation may establish with a qualified public depository
190 meeting the requirements of chapter 280 the Florida
191 Homeownership Assistance Fund to be administered by the
192 corporation according to the provisions of this program. Any
193 amounts held in the Florida Homeownership Assistance Trust Fund
194 for such purposes as of January 1, 1998, must be transferred to
195 the corporation for deposit in the Florida Homeownership
196 Assistance Fund, whereupon the Florida Homeownership Assistance
197 Trust Fund must be closed. There shall be deposited in the fund
198 moneys from the State Housing Trust Fund created by s. 420.0005,
199 or moneys received from any other source, for the purpose of
200 this program and all proceeds derived from the use of such
201 moneys. In addition, all unencumbered funds, loan repayments,
202 proceeds from the sale of any property, and any other proceeds
203 that would otherwise accrue pursuant to the activities of the
204 programs described in this section shall be transferred to this
205 fund. In addition, all loan repayments, proceeds from the sale
206 of any property, and any other proceeds that would otherwise
207 accrue pursuant to the activities conducted under ~~the provisions~~
208 ~~of~~ the Florida Homeownership Assistance Program shall be
209 deposited in the fund and may ~~shall~~ not revert to the General
210 Revenue Fund. Expenditures from the Florida Homeownership
211 Assistance Fund are ~~shall~~ not ~~be~~ required to be included in the

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

212 corporation's budget request or be subject to appropriation by
213 the Legislature.

214 (5) No more than one-fifth of the funds available in the
215 Florida Homeownership Assistance Fund may be made available to
216 provide loan loss insurance reserve funds to facilitate
217 homeownership for eligible persons.

218 **Section 7. Subsections (2) and (3) of section 420.5096,**
219 **Florida Statutes, are amended to read:**

220 420.5096 Florida Hometown Hero Program.—

221 (2) The Florida Hometown Hero Program is created to assist
222 Florida's hometown workforce in attaining homeownership by
223 providing financial assistance to residents to purchase a home
224 as their primary residence. Under the program, a borrower who is
225 lawfully present in the United States may apply to the
226 corporation for a loan to reduce the amount of the down payment
227 and closing costs paid by the borrower by a minimum of \$10,000
228 and up to 5 percent of the first mortgage loan, not exceeding
229 \$35,000. Loans must be made available at a zero percent interest
230 rate and must be made available for the term of the first
231 mortgage. The balance of any loan is due at closing if the
232 property is sold, refinanced, rented, or transferred, unless
233 otherwise approved by the corporation.

234 (3) For loans made available pursuant to s.
235 420.507(23)(a)1. or 2., the corporation may underwrite and make
236 those mortgage loans through the program to persons or families

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

237 who are lawfully present in the United States and who have
238 household incomes that do not exceed 150 percent of the state
239 median income or local median income, whichever is greater. A
240 borrower must be seeking to purchase a home as a primary
241 residence; must be a first-time homebuyer, ~~and~~ a Florida
242 resident, and lawfully present in the United States; and must be
243 employed full-time by a Florida-based employer. The borrower
244 must provide documentation of full-time employment or full-time
245 status for self-employed individuals. The requirement to be a
246 first-time homebuyer does not apply to a borrower who is an
247 active duty servicemember of a branch of the armed forces or the
248 Florida National Guard, as defined in s. 250.01, or a veteran.

249 **Section 8. Subsection (18) of section 440.02, Florida**
250 **Statutes, is amended to read:**

251 440.02 Definitions.—When used in this chapter, unless the
252 context clearly requires otherwise, the following terms shall
253 have the following meanings:

254 (18) (a) "Employee" means any person who receives
255 remuneration from an employer for the performance of any work or
256 service while engaged in any employment under any appointment or
257 contract for hire or apprenticeship, express or implied, oral or
258 written, ~~whether lawfully or unlawfully employed,~~ and includes,
259 ~~but is not limited to,~~ aliens authorized for employment under
260 federal law and lawfully or unlawfully employed minors,

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

261 including minors who are not lawfully present in the United
262 States.

263 (b) "Employee" includes any person who is an officer of a
264 corporation and who performs services for remuneration for such
265 corporation within this state, whether or not such services are
266 continuous.

267 1. Any officer of a corporation may elect to be exempt
268 from this chapter by filing notice of the election with the
269 department as provided in s. 440.05.

270 2. As to officers of a corporation who are engaged in the
271 construction industry, no more than three officers of a
272 corporation or of any group of affiliated corporations may elect
273 to be exempt from this chapter by filing a notice of the
274 election with the department as provided in s. 440.05. Officers
275 must be shareholders, each owning at least 10 percent of the
276 stock of such corporation and listed as an officer of such
277 corporation with the Division of Corporations of the Department
278 of State, in order to elect exemptions under this chapter. For
279 purposes of this subparagraph, the term "affiliated" means and
280 includes one or more corporations or entities, any one of which
281 is a corporation engaged in the construction industry, under the
282 same or substantially the same control of a group of business
283 entities which are connected or associated so that one entity
284 controls or has the power to control each of the other business
285 entities. The term "affiliated" includes, but is not limited to,

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

286 the officers, directors, executives, shareholders active in
287 management, employees, and agents of the affiliated corporation.
288 The ownership by one business entity of a controlling interest
289 in another business entity or a pooling of equipment or income
290 among business entities shall be prima facie evidence that one
291 business is affiliated with the other.

292 3. An officer of a corporation who elects to be exempt
293 from this chapter by filing a notice of the election with the
294 department as provided in s. 440.05 is not an employee.

295

296 Services are presumed to have been rendered to the corporation
297 if the officer is compensated by other than dividends upon
298 shares of stock of the corporation which the officer owns.

299 (c) "Employee" includes:

300 1. A sole proprietor or a partner who is not engaged in
301 the construction industry, devotes full time to the
302 proprietorship or partnership, and elects to be included in the
303 definition of employee by filing notice thereof as provided in
304 s. 440.05.

305 2. All persons who are being paid by a construction
306 contractor as a subcontractor, unless the subcontractor has
307 validly elected an exemption as permitted by this chapter, or
308 has otherwise secured the payment of compensation coverage as a
309 subcontractor, consistent with s. 440.10, for work performed by
310 or as a subcontractor.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

311 3. An independent contractor working or performing
312 services in the construction industry.

313 4. A sole proprietor who engages in the construction
314 industry and a partner or partnership that is engaged in the
315 construction industry.

316 (d) "Employee" does not include:

317 1. An independent contractor who is not engaged in the
318 construction industry.

319 a. In order to meet the definition of independent
320 contractor, at least four of the following criteria must be met:

321 (I) The independent contractor maintains a separate
322 business with his or her own work facility, truck, equipment,
323 materials, or similar accommodations;

324 (II) The independent contractor holds or has applied for a
325 federal employer identification number, unless the independent
326 contractor is a sole proprietor who is not required to obtain a
327 federal employer identification number under state or federal
328 regulations;

329 (III) The independent contractor receives compensation for
330 services rendered or work performed and such compensation is
331 paid to a business rather than to an individual;

332 (IV) The independent contractor holds one or more bank
333 accounts in the name of the business entity for purposes of
334 paying business expenses or other expenses related to services
335 rendered or work performed for compensation;

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

336 (V) The independent contractor performs work or is able to
337 perform work for any entity in addition to or besides the
338 employer at his or her own election without the necessity of
339 completing an employment application or process; or

340 (VI) The independent contractor receives compensation for
341 work or services rendered on a competitive-bid basis or
342 completion of a task or a set of tasks as defined by a
343 contractual agreement, unless such contractual agreement
344 expressly states that an employment relationship exists.

345 b. If four of the criteria listed in sub-subparagraph a.
346 do not exist, an individual may still be presumed to be an
347 independent contractor and not an employee based on full
348 consideration of the nature of the individual situation with
349 regard to satisfying any of the following conditions:

350 (I) The independent contractor performs or agrees to
351 perform specific services or work for a specific amount of money
352 and controls the means of performing the services or work.

353 (II) The independent contractor incurs the principal
354 expenses related to the service or work that he or she performs
355 or agrees to perform.

356 (III) The independent contractor is responsible for the
357 satisfactory completion of the work or services that he or she
358 performs or agrees to perform.

Amendment No.

359 (IV) The independent contractor receives compensation for
360 work or services performed for a commission or on a per-job
361 basis and not on any other basis.

362 (V) The independent contractor may realize a profit or
363 suffer a loss in connection with performing work or services.

364 (VI) The independent contractor has continuing or
365 recurring business liabilities or obligations.

366 (VII) The success or failure of the independent
367 contractor's business depends on the relationship of business
368 receipts to expenditures.

369 c. Notwithstanding anything to the contrary in this
370 subparagraph, an individual claiming to be an independent
371 contractor has the burden of proving that he or she is an
372 independent contractor for purposes of this chapter.

373 2. A real estate licensee, if that person agrees, in
374 writing, to perform for remuneration solely by way of
375 commission.

376 3. Bands, orchestras, and musical and theatrical
377 performers, including disk jockeys, performing in licensed
378 premises as defined in chapter 562, if a written contract
379 evidencing an independent contractor relationship is entered
380 into before the commencement of such entertainment.

381 4. An owner-operator of a motor vehicle who transports
382 property under a written contract with a motor carrier which
383 evidences a relationship by which the owner-operator assumes the

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

384 responsibility of an employer for the performance of the
385 contract, if the owner-operator is required to furnish motor
386 vehicle equipment as identified in the written contract and the
387 principal costs incidental to the performance of the contract,
388 including, but not limited to, fuel and repairs, provided a
389 motor carrier's advance of costs to the owner-operator when a
390 written contract evidences the owner-operator's obligation to
391 reimburse such advance shall be treated as the owner-operator
392 furnishing such cost and the owner-operator is not paid by the
393 hour or on some other time-measured basis.

394 5. A person whose employment is both casual and not in the
395 course of the trade, business, profession, or occupation of the
396 employer.

397 6. A volunteer, except a volunteer worker for the state or
398 a county, municipality, or other governmental entity. A person
399 who does not receive monetary remuneration for services is
400 presumed to be a volunteer unless there is substantial evidence
401 that a valuable consideration was intended by both employer and
402 employee. For purposes of this chapter, the term "volunteer"
403 includes, but is not limited to:

404 a. Persons who serve in private nonprofit agencies and who
405 receive no compensation other than expenses in an amount less
406 than or equivalent to the standard mileage and per diem expenses
407 provided to salaried employees in the same agency or, if such
408 agency does not have salaried employees who receive mileage and

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

409 per diem, then such volunteers who receive no compensation other
410 than expenses in an amount less than or equivalent to the
411 customary mileage and per diem paid to salaried workers in the
412 community as determined by the department; and

413 b. Volunteers participating in federal programs
414 established under Pub. L. No. 93-113.

415 7. Unless otherwise prohibited by this chapter, any
416 officer of a corporation who elects to be exempt from this
417 chapter. Such officer is not an employee for any reason under
418 this chapter until the notice of revocation of election filed
419 pursuant to s. 440.05 is effective.

420 8. An officer of a corporation that is engaged in the
421 construction industry who elects to be exempt from the
422 provisions of this chapter, as otherwise permitted by this
423 chapter. Such officer is not an employee for any reason until
424 the notice of revocation of election filed pursuant to s. 440.05
425 is effective.

426 9. An exercise rider who does not work for a single horse
427 farm or breeder, and who is compensated for riding on a case-by-
428 case basis, provided a written contract is entered into prior to
429 the commencement of such activity which evidences that an
430 employee/employer relationship does not exist.

431 10. A taxicab, limousine, or other passenger vehicle-for-
432 hire driver who operates said vehicles pursuant to a written
433 agreement with a company which provides any dispatch, marketing,

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

434 insurance, communications, or other services under which the
435 driver and any fees or charges paid by the driver to the company
436 for such services are not conditioned upon, or expressed as a
437 proportion of, fare revenues.

438 11. A person who performs services as a sports official
439 for an entity sponsoring an interscholastic sports event or for
440 a public entity or private, nonprofit organization that sponsors
441 an amateur sports event. For purposes of this subparagraph, such
442 a person is an independent contractor. For purposes of this
443 subparagraph, the term "sports official" means any person who is
444 a neutral participant in a sports event, including, but not
445 limited to, umpires, referees, judges, linespersons,
446 scorekeepers, or timekeepers. This subparagraph does not apply
447 to any person employed by a district school board who serves as
448 a sports official as required by the employing school board or
449 who serves as a sports official as part of his or her
450 responsibilities during normal school hours.

451 12. Medicaid-enrolled clients under chapter 393 who are
452 excluded from the definition of employment under s.
453 443.1216(4)(d) and served by Adult Day Training Services under
454 the Home and Community-Based or the Family and Supported Living
455 Medicaid Waiver program in a sheltered workshop setting licensed
456 by the United States Department of Labor for the purpose of
457 training and earning less than the federal hourly minimum wage.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

458 13. Medicaid-enrolled clients under chapter 393 who are
459 excluded from the definition of employment under s.
460 443.1216(4) (d) and served by Adult Day Training Services under
461 the Family and Supported Living Medicaid Waiver program in a
462 sheltered workshop setting licensed by the United States
463 Department of Labor for the purpose of training and earning less
464 than the federal hourly minimum wage.

465 14. An adult unauthorized alien as defined in s.
466 908.111(1).

467 **Section 9. Subsection (2) of section 440.10, Florida**
468 **Statutes, is amended to read:**

469 440.10 Liability for compensation.—

470 (2) Compensation shall be payable irrespective of fault as
471 a cause for the injury, except as provided in ss. 440.09(3) and
472 440.1001 s. ~~440.09(3)~~.

473 **Section 10. Section 440.1001, Florida Statutes, is created**
474 **to read:**

475 440.1001 Employer liability for injuries to unauthorized
476 aliens.—

477 (1) As used in this section, the term "unauthorized alien"
478 has the same meaning as in s. 908.111(1).

479 (2) An employer who hires or employs an adult who is not
480 authorized to work in the United States under federal law is
481 personally and fully liable for all medical and treatment costs,
482 disability, and death benefits compensable under this chapter

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

483 resulting from an injury sustained by the unauthorized alien
484 during his or her employment.

485 (3) An employer remains financially responsible and must
486 reimburse a carrier for any medical and treatment costs,
487 disability, and death benefits compensable under this chapter
488 resulting from an injury.

489 (4) Any dispute arising out of this chapter between an
490 employer and an adult unauthorized alien must be adjudicated by
491 a judge of compensation claims. Judicial review shall be sought
492 pursuant to s. 440.271.

493 (5) An employer who violates this section is subject to
494 the following penalties:

495 (a) A fine not to exceed \$50,000 per violation. Fines
496 collected under this paragraph must be deposited into the
497 Workers' Compensation Administration Trust Fund.

498 (b) Reimbursement of any public funds expended to provide
499 medical care to the unauthorized alien.

500 (c) Revocation of the employer's business license,
501 registration, or certification issued by the appropriate
502 licensing authority.

503 (6) The department shall transfer reported violations of
504 this section to the appropriate licensing authority for
505 enforcement.

506 **Section 11. Section 440.1002, Florida Statutes, is created**
507 **to read:**

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

508 440.1002 Employment eligibility for purposes of workers'
509 compensation eligibility.-

510 (1) As used in this section, the term "E-Verify system"
511 has the same meaning as in s. 448.095(1).

512 (2) Before an employer may submit a claim for workers'
513 compensation benefits for an employee, the employer must first
514 verify the employee's employment eligibility through the E-
515 Verify system.

516 (3) If an employer fails to check an employee's employment
517 eligibility through the E-Verify system before submitting a
518 claim for workers' compensation benefits, the employer is:

519 (a) Financially responsible for reimbursement of all
520 indemnity or medical coverage from the employer's workers
521 compensation carrier for injuries sustained by that employee.

522 (b) Personally liable for all costs, expenses, and
523 benefits that would have otherwise been covered under this
524 chapter.

525 (4) An employer must retain for five years a copy of the
526 documentation provided and any verification generated, if
527 applicable, by the E-Verify system for each employee. The
528 employer must provide such documentation or verification to the
529 department or carrier upon request.

530 (5) This section may not be construed to bestow any
531 employment rights or legal status on an employee who is verified
532 through the E-Verify system.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

533 (6) The department may adopt rules to implement and
534 enforce this section.

535 **Section 12. Section 448.09, Florida Statutes, is amended,**
536 **to read:**

537 448.09 Unauthorized aliens; employment prohibited.—

538 (1) For purposes of this section, the term "license" has
539 the same meaning as in s. 120.52.

540 (2)(1)—It is unlawful for any person to knowingly employ,
541 hire, recruit, or refer, either for herself or himself or on
542 behalf of another, for private or public employment within this
543 state, an alien who is not duly authorized to work by the
544 immigration laws of the United States, the Attorney General of
545 the United States, or the United States Secretary of the
546 Department of Homeland Security.

547 (3)(2)—If the Department of Commerce finds or is notified
548 by an entity specified in s. 448.095(3)(a) that an employer has
549 knowingly employed an unauthorized alien without verifying the
550 employment eligibility of such person, the department must enter
551 an order pursuant to chapter 120 making such determination and
552 require repayment of any economic development incentive pursuant
553 to s. 288.061(6).

554 (4)(3) For an employer who knowingly violates a violation
555 of this section, the department shall impose a fine not to
556 exceed \$10,000, and notify any licensing agency subject to
557 chapter 120 that issued a license to the employer. Upon

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

558 receiving a notification pursuant to this subsection, a
559 licensing agency subject to chapter 120 must suspend for 1 year
560 any licenses held by the employer which were issued by the
561 licensing agency. Fines collected under this subsection must be
562 deposited into the State Economic Enhancement and Development
563 Trust Fund.

564 (5) For an employer who knowingly violates this section a
565 second time, the department shall impose a fine not to exceed
566 \$100,000, and notify any licensing agency subject to chapter 120
567 that issued a license to the employer. Upon receiving a
568 notification pursuant to this subsection, a licensing agency
569 subject to chapter 120 must suspend for 5 years any licenses
570 held by the employer which were issued by that licensing agency.
571 Fines collected under this subsection must be deposited into the
572 State Economic Enhancement and Development Trust Fund.

573 (6) For an employer who knowingly violates this section a
574 third time, the department shall impose a fine not to exceed
575 \$250,000 and notify any licensing agency subject to chapter 120
576 that issued a license to the employer. Upon receiving a
577 notification pursuant to this subsection, a licensing agency
578 subject to chapter 120 must permanently revoke any licenses held
579 by the employer personally, as well as any licenses held by the
580 entity if the employer is a corporation, which were issued by
581 that licensing agency. Fines collected under this subsection

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

582 must be deposited into the State Economic Enhancement and
583 Development Trust Fund.

584 (7) (a) For an employer who knowingly violates this section
585 and the actions of an unauthorized alien employee result in
586 injuries to another person, the department shall at a minimum
587 impose a fine of at least \$100,000 and notify any licensing
588 agency subject to chapter 120 that issued a license to the
589 employer. Upon receiving a notification pursuant to this
590 paragraph, a licensing agency subject to chapter 120 must
591 suspend for 5 years any licenses held by the employer which were
592 issued by that licensing agency.

593 (b) For an employer who knowingly violates this section
594 and the actions of an unauthorized alien employee result in the
595 death of another person, the department shall impose a fine not
596 to exceed \$500,000 and notify any licensing agency subject to
597 chapter 120 that issued a license to the employer. Upon
598 receiving a notification pursuant to this paragraph, a licensing
599 agency subject to chapter 120 must permanently revoke any
600 licenses held by the employer, which were issued by the
601 licensing agency.

602 (c) Fines collected under this subsection must be
603 deposited into the State Economic Enhancement and Development
604 Trust Fund.

Amendment No.

605 (d) There is created a civil cause of action against an
606 employer who violates this section and such violation results in
607 injuries to or the death of another person.

608 (8) Any person, including an owner, officer, agent, or
609 employee of an employer who knowingly hires more than 50
610 unauthorized aliens commits a felony of the third degree,
611 punishable as provided in s. 775.082, s. 775.083, or s. 775.084,
612 and the department shall notify any licensing agency subject to
613 chapter 120 that issued a license to the employer. Upon
614 receiving a notification pursuant to this subsection, a
615 licensing agency subject to chapter 120 must permanently revoke
616 any licenses held by the employer, which were issued by the
617 licensing agency.

618 (9) A person who is injured or the next of kin, as defined
619 in s. 744.102, of a person who is killed by the actions of an
620 unauthorized alien employee may bring a cause of action under
621 subsection (7) against the employer for damages for bodily
622 injury or death ~~place the employer on probation for a 1-year~~
623 ~~period and require that the employer report quarterly to the~~
624 ~~department to demonstrate compliance with the requirements of~~
625 ~~subsection (1) and s. 448.095.~~

626 ~~(4) Any violation of this section which takes place within~~
627 ~~24 months after a previous violation constitutes grounds for the~~
628 ~~suspension or revocation of all licenses issued by a licensing~~

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

629 ~~agency subject to chapter 120. The department shall take the~~
630 ~~following actions for a violation involving:~~

631 ~~(a) One to ten unauthorized aliens, suspension of all~~
632 ~~applicable licenses held by a private employer for up to 30 days~~
633 ~~by the respective agencies that issued them.~~

634 ~~(b) Eleven to fifty unauthorized aliens, suspension of all~~
635 ~~applicable licenses held by a private employer for up to 60 days~~
636 ~~by the respective agencies that issued them.~~

637 ~~(c) More than fifty unauthorized aliens, revocation of all~~
638 ~~applicable licenses held by a private employer by the respective~~
639 ~~agencies that issued them.~~

640 ~~(10)(5) An alien who is not duly authorized to work by the~~
641 ~~immigration laws of the United States, the Attorney General of~~
642 ~~the United States, or the United States Secretary of the~~
643 ~~Department of Homeland Security and who knowingly uses a false~~
644 ~~identification document or who fraudulently uses an~~
645 ~~identification document of another person for the purpose of~~
646 ~~obtaining employment commits a felony of the third degree,~~
647 ~~punishable as provided in s. 775.082, s. 775.083, or s. 775.084.~~

648 **Section 13. Paragraph (a) of subsection (3), and paragraph**
649 **(b) of subsection (6), of section 448.095, Florida Statutes, is**
650 **amended to read:**

651 448.095 Employment eligibility.—

652 (3) ENFORCEMENT.—

Amendment No.

653 (a) For the purpose of enforcement of this section, any of
654 the following persons or entities may request, and an employer
655 must provide, copies of any documentation relied upon by the
656 employer for the verification of a new employee's employment
657 eligibility:

- 658 1. The Department of Law Enforcement;
- 659 2. The Attorney General;
- 660 3. The state attorney in the circuit in which the new
661 employee works;
- 662 4. The statewide prosecutor;
- 663 5. The Department of Financial Services; or
664 ~~6.5-~~ The Department of Commerce.

665 (6) COMPLIANCE.—

666 (b) If the Department of Commerce determines that an
667 employer failed to use the E-Verify system as required under
668 this section three times in any 24-month period, the department
669 must impose a fine of \$1,000 per day until the employer provides
670 sufficient proof to the department that the noncompliance is
671 cured. Noncompliance constitutes grounds for the suspension of
672 all licenses issued by a licensing agency subject to chapter 120
673 until the noncompliance is cured. For purposes of this
674 paragraph, "license" has the same meaning as in s. 120.52.

675 **Section 14. Subsection (7) is added to section 560.208,**
676 **Florida Statutes, to read:**

Amendment No.

677 560.208 Conduct of business.—In addition to the
678 requirements specified in s. 560.1401, a licensee under this
679 part:

680 (7) May not initiate a foreign remittance transfer unless
681 the licensee has verified that the sender is not an unauthorized
682 alien as defined in s. 908.111(1).

683 (a) As used in this subsection, the term "foreign
684 remittance transfer" means a remittance transfer as defined in
685 the Electronic Fund Transfer Act, 15 U.S.C. s. 1693o-1, as
686 amended, the recipient of which is located in any country other
687 than the United States.

688 (b) The commission shall adopt rules relating to
689 acceptable forms of documentation that a licensee must use to
690 verify that the sender of a foreign remittance transfer is not
691 an unauthorized alien. The licensee must provide confirmation of
692 verification on forms the commission prescribes. All required
693 forms must be submitted to the office by the 15th of the month
694 after the close of each calendar quarter.

695 (c) A licensee who initiates a foreign remittance transfer
696 in violation of this subsection, must pay a penalty equal to 25
697 percent of the United States dollar amount transferred,
698 excluding any fees or charges imposed by the licensee. A
699 licensee must remit to the office the amount of any penalty
700 owed, along with any forms prescribed by the office, by the 15th
701 of the month after the close of each calendar quarter.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

702 Notwithstanding ss. 252.3711 and 560.144, the office must
703 deposit in the Regulatory Trust Fund the penalties collected
704 under this paragraph. Notwithstanding any other provision of
705 law, the penalty imposed in this paragraph is the only remedy
706 for a violation of this subsection and a licensee may not be
707 subject to any other penalty.

708 **Section 15. Paragraphs (i) and (j) of subsection (1) of**
709 **section 560.211, Florida Statutes, are redesignated as**
710 **paragraphs (j) and (k), respectively, and a new paragraph (i) is**
711 **added to that subsection, to read:**

712 560.211 Required records.-

713 (1) In addition to the record retention requirements under
714 s. 560.1105, each licensee under this part must make, keep, and
715 preserve the following books, accounts, records, and documents
716 for 5 years:

717 (i) The documentation used to verify that the sender of a
718 foreign remittance transfer, as defined in s. 560.208(7)(a), is
719 not an unauthorized alien, as defined in s. 908.111(1), and the
720 penalties paid to the office pursuant to s. 560.208(7)(c),
721 including the date and amount of each foreign remittance
722 transfer and the name, date of birth, and address of each
723 sender.

724 **Section 16. Section 560.2115, Florida Statutes, is created**
725 **to read:**

726 560.2115 Required records audit.-

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

- 727 (1) As used in this section, the term:
- 728 (a) "Foreign remittance transfer" has the same meaning as
729 in s. 560.208(7) (a).
- 730 (b) "Unauthorized alien" has the same meaning as in s.
731 908.111(1).
- 732 (2) For enforcement purposes, the office may at any time
733 request, and the licensee must provide, records of documentation
734 used to verify that the sender of a foreign remittance transfer
735 is not an unauthorized alien.
- 736 (3) (a) A person who has a good faith belief that a
737 licensee is failing to comply with s. 560.208(7) may file a
738 complaint with the office.
- 739 (b) Upon receipt of a valid complaint of a violation of s.
740 560.208(7), which is substantiated by evidence, the office must
741 notify the licensee of the complaint and the substantiated
742 evidence and the licensee must pay the penalty under s.
743 560.208(7) (c).
- 744 (4) Beginning July 1, 2026, the office must conduct random
745 quarterly audits of licensees to ensure compliance with s.
746 560.208(7). During an audit, the licensee must produce to the
747 office records of documentation the licensee used to verify that
748 each sender of a foreign remittance transfer is not an
749 unauthorized alien.

Amendment No.

750 (5) Failure to comply with subsections (1)-(4) constitutes
751 grounds for the suspension of all licenses held by the licensee
752 which were issued by the office.

753 **Section 17. Subsection (2) of section 560.310, Florida**
754 **Statutes, is amended to read:**

755 560.310 Records of check cashers and foreign currency
756 exchangers.—

757 (2) If the payment instrument is exceeds \$1,000 or more,
758 the following additional information must be maintained or
759 submitted:

760 (a) Customer files, as prescribed by rule, on all
761 customers who cash corporate payment instruments that are exceed
762 \$1,000 or more.

763 (b) A copy of the personal identification that bears a
764 photograph of the customer used as identification and presented
765 by the customer. Acceptable personal identification is limited
766 to a valid driver license; a state identification card issued by
767 any state of the United States or its territories or the
768 District of Columbia, and showing a photograph and signature; a
769 United States Government Resident Alien Identification Card; a
770 passport; or a United States Military identification card. The
771 following may not be used as a form of personal identification:

772 1. A license or identification card issued exclusively to
773 an unauthorized alien or undocumented immigrant.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

774 2. A license or identification card that is substantially
775 the same as a license or identification card issued to a United
776 States citizen or resident or others lawfully present in the
777 United States but which has markings establishing that the
778 license holder did not present proof of his or her lawful
779 presence in the United States.

780 (c) A thumbprint of the customer taken by the licensee
781 when the payment instrument is presented for negotiation or
782 payment.

783 (d) The office shall, at a minimum, require licensees to
784 submit the following information to the check cashing database
785 or electronic log, before entering into each check cashing
786 transaction for each payment instrument being cashed, in such
787 format as required by rule:

- 788 1. Transaction date.
- 789 2. Payor name as displayed on the payment instrument.
- 790 3. Payee name as displayed on the payment instrument.
- 791 4. Conductor name, if different from the payee name.
- 792 5. Amount of the payment instrument.
- 793 6. Amount of currency provided.
- 794 7. Type of payment instrument, which may include personal,
795 payroll, government, corporate, third-party, or another type of
796 instrument.
- 797 8. Amount of the fee charged for cashing of the payment
798 instrument.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

799 9. Branch or location where the payment instrument was
800 accepted.

801 10. The type of identification and identification number
802 presented by the payee or conductor.

803 11. Payee's workers' compensation insurance policy number
804 or exemption certificate number, if the payee is a business.

805 12. Such additional information as required by rule.
806

807 For purposes of this subsection, multiple payment instruments
808 accepted from any one person on any given day which total \$1,000
809 or more must be aggregated and reported in the check cashing
810 database or on the log.

811 **Section 18. Section 627.7408, Florida Statutes, is created**
812 **to read:**

813 627.7408 Presumption of fault in motor vehicle accidents
814 involving unauthorized out-of-state drivers.-

815 (1) As used in this section, the term:

816 (a) "Invalid out-of-state driver license" means a driver
817 license deemed invalid under s. 322.033.

818 (b) "Unauthorized out-of-state driver" means a person
819 operating a vehicle who has an invalid out-of-state driver
820 license.

821 (2) If an unauthorized out-of-state driver is involved in
822 a motor vehicle accident in this state, there is a rebuttable
823 presumption that the unauthorized-out-of-state driver is at

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

824 fault for the accident for purposes of filing an insurance
825 claim. This presumption applies regardless of the unauthorized
826 out-of-state driver's compliance with other traffic laws at the
827 time of the motor vehicle accident.

828 (3) The presumption under subsection (2) does not apply if
829 the other driver involved in the motor vehicle accident is
830 determined, by clear and convincing evidence, to be at egregious
831 fault because of, but not limited to, reckless driving in
832 violation of s. 316.192, leaving the scene of an accident in
833 violation of s. 316.027, or racing on highways in violation of
834 s. 316.191.

835 (4) The presumption established under subsection (2) may
836 be rebutted by clear and convincing evidence that the
837 unauthorized out-of-state driver was not at fault based on
838 factors such as witness statements, accident reconstruction, or
839 video evidence directly related to the circumstances of the
840 motor vehicle accident. The office must determine whether the
841 evidence presented is sufficient to rebut the presumption. The
842 office must make a determination within five business days of
843 receiving the evidence.

844 (5) Upon investigation of a motor vehicle accident, a law
845 enforcement officer, as defined in s. 943.10(1), must verify
846 whether any person involved in the motor vehicle accident is an
847 unauthorized out-of-state driver or has an invalid out-of-state
848 driver license in violation of s. 322.033. If a driver is

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

849 determined to be in violation of s. 322.033 and he or she does
850 not qualify for an exemption under subsection (3), the law
851 enforcement officer must note the presumption of fault on the
852 Florida Traffic Crash Report, Long Form or short-form crash
853 report under s. 316.066, as applicable, and notify the
854 Department of Highway Safety and Motor Vehicles within 48 hours
855 after the accident.

856 (6) Insurers licensed under chapter 624 must apply the
857 presumption under this section in processing claims and may not
858 pay benefits to or settle claims with an unauthorized out-of-
859 state driver, unless the office has determined the presumption
860 has been rebutted. Insurers must report any suspected
861 noncompliance or rebuttal attempts by the unauthorized out-of-
862 state driver to the office within 30 days after the filing of an
863 insurance claim. An insurer that fails to comply with this
864 subsection is subject to administrative penalties under s.
865 624.4211.

866 (7) The Department of Highway Safety and Motor Vehicles
867 and the office shall adopt rules to implement this section,
868 including standardized verification forms and procedures for
869 interagency coordination.

870 (8) (a) This section applies to all insurance policies
871 issued or renewed on or after the effective date of this act and
872 to all motor vehicle accidents occurring on or after the
873 effective date of this act.

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

874 (b) This section may not be construed to interfere with or
875 limit a law enforcement officer's authority delegated under a
876 287(g) agreement with United States Immigration and Customs
877 Enforcement.

878 **Section 19. Section 655.98, Florida Statutes, is created**
879 **to read:**

880 655.98 Prohibited forms of identification for state-
881 chartered financial institutions.-

882 (1) A state-chartered financial institution may not accept
883 any of the following as a form of identification for the purpose
884 of opening a deposit account, loan account, safe deposit box, or
885 to receive any other services from a state-chartered financial
886 institution:

887 (a) A license or identification card issued exclusively to
888 an unauthorized alien or undocumented immigrant.

889 (b) A license or identification card that is substantially
890 the same as a license or identification card issued to a United
891 States citizen or resident or others lawfully present in the
892 United States but which has markings establishing that the
893 license holder did not present proof of his or her lawful
894 presence in the United States.

895 (2) The Office of Financial Regulation shall adopt rules
896 to ensure compliance with, and to enforce, this section.

Amendment No.

897 **Section 20.** The Division of Law Revision is directed to
898 replace the phrase "the effective date of this act" wherever it
899 occurs in this act with the date this act becomes a law.

900 **Section 21.** This act shall take effect upon becoming a
901 law.

902 -----
903

904 **T I T L E A M E N D M E N T**

905 Remove everything before the enacting clause and insert:
906 An act relating to unauthorized aliens; creating s.
907 17.72, F.S.; prohibiting the Department of Financial
908 Services from issuing a license or certification to
909 unauthorized aliens; requiring the department to adopt
910 rules; amending s. 125.0167, F.S.; authorizing a
911 county to require a borrower to provide proof of being
912 lawfully present in the United States; creating s.
913 284.52, F.S.; providing definitions; authorizing the
914 Division of Risk Management to approve or deny claims
915 relating to a minor who is an unauthorized alien;
916 prohibiting the division from approving any claim
917 submitted by an adult who is an authorized alien or
918 fails to provide documentation of lawful presence in
919 the United States; amending s. 322.53, F.S.; requiring
920 certain procedures, instruction, and testing to be
921 conducted in English; prohibiting alternate language

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

922 accommodations; creating s. 420.56, F.S.; providing
923 definitions; prohibiting certain entities and
924 corporations from using state or local funds to
925 provide down payment assistance to unauthorized
926 aliens; requiring an unauthorized alien to repay such
927 down payment assistance if received if the
928 unauthorized alien was not lawfully present at the
929 time of receiving such assistance; authorizing certain
930 entities and corporations to initiate foreclosure
931 proceedings under certain circumstances; amending s.
932 420.5088, F.S.; providing that the Florida
933 Homeownership Assistance Program is to assist certain
934 persons who are lawfully present in the United States;
935 amending s. 420.5096, F.S.; providing that the Florida
936 Hometown Hero Program is to assist certain persons who
937 are lawfully present in the United States; amending s.
938 440.02, F.S.; revising the definition of the term
939 "employee"; amending s. 440.10, F.S.; conforming a
940 provision to changes made by the act; creating s.
941 440.1001, F.S.; defining the term "unauthorized
942 alien"; providing that an employer who hires or
943 employs an unauthorized alien is personally liable for
944 any medical and treatment costs, disability, and death
945 benefits compensable under the workers' compensation
946 statute resulting from an injury to such person;

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

947 prohibiting an employer from transferring or shifting
948 financial responsibility for such injury to others;
949 providing that disputes must be adjudicated by a judge
950 of compensation claims; providing penalties; requiring
951 the Department of Financial Services to transfer
952 reported violations to appropriate licensing
953 authorities; creating s. 440.1002, F.S.; defining the
954 term "E-Verify system"; requiring an employer to
955 verify an employee's employment eligibility before
956 submitting a workers' compensation claim; requiring
957 employers to retain and provide to the Department of
958 Financial Services upon request certain documentation
959 and verification; providing construction; authorizing
960 the department to adopt rules; amending s. 448.09,
961 F.S.; defining "license;" providing penalties for an
962 employer who knowingly employs, hires, recruits, or
963 refers an unauthorized alien; requiring fines
964 collected to be deposited into the State Economic
965 Enhancement and Development Trust Fund; providing a
966 civil cause of action; amending s. 448.095, F.S.;
967 authorizing the Department of Financial Services to
968 request certain verification of an employee's
969 employment eligibility; providing a definition;
970 amending s. 560.208, F.S.; requiring a licensee to
971 verify a person's citizenship status before initiating

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

972 a foreign remittance transfer; defining the term
973 "foreign remittance transfer"; requiring the Financial
974 Services Commission to adopt certain rules; requiring
975 licensees to submit certain forms to the commission
976 within a specified time period; providing a penalty;
977 requiring a licensee to submit such penalty to the
978 commission within a specified time period; requiring
979 the commission to deposit penalties collected into the
980 Regulatory Trust Fund; providing construction;
981 amending s. 560.211, F.S.; requiring licensees to
982 make, keep, and preserve certain documentation used to
983 verify a sender of a foreign remittance transfer is
984 not an unauthorized alien; creating s. 560.2115, F.S.;
985 defining the terms "foreign remittance transfer" and
986 "unauthorized alien"; authorizing the Office of
987 Financial Regulation of the commission to request
988 records of certain documentation; authorizing a person
989 to file a complaint with the office; requiring the
990 office to notify a licensee upon a substantiated
991 complaint; requiring the office to conduct random
992 quarterly audits beginning on a specified date;
993 providing for the suspension of licenses under certain
994 circumstances; amending s. 560.310, F.S.; prohibiting
995 certain forms of personal identification for certain
996 corporate payment instruments; creating s. 627.7408,

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

Amendment No.

997 F.S.; defining the terms "invalid out-of-state driver
998 license" and "unauthorized out-of-state driver";
999 creating a rebuttable presumption of fault against
1000 unauthorized out-of-state drivers involved in motor
1001 vehicle accidents; providing an exception; providing
1002 for the rebuttal of the presumption upon the showing
1003 of clear and convincing evidence; requiring law
1004 enforcement officers to note the presence of a
1005 presumption on a crash report form and notify the
1006 Department of Highway Safety and Motor Vehicles within
1007 a specified timeframe; requiring insurers to apply the
1008 presumption when processing claims; prohibiting
1009 insurers from paying or settling claims with
1010 unauthorized out-of-state drivers; requiring insurers
1011 to notify the Office of Insurance Regulation within a
1012 specified timeframe under certain circumstances;
1013 providing administrative penalties; providing for
1014 attorney fees and costs; requiring the Department of
1015 Highway Safety and Motor Vehicles and the Office of
1016 Insurance Regulation to adopt certain rules; providing
1017 applicability and construction; creating s. 655.98,
1018 F.S.; prohibiting a state-chartered financial
1019 institution from accepting certain forms of personal
1020 identification; requiring the Office of Financial
1021 Regulation to adopt certain rules; providing a

270373 - h1307-strike.docx

Published On: 2/9/2026 3:12:12 PM

COMMITTEE/SUBCOMMITTEE AMENDMENT

Bill No. HB 1307 (2026)

Amendment No.

1022 | directive to the Division of Law Revision; providing
1023 | an effective date.