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A bill to be entitled  
An act relating to My Safe Florida Home Program;  
amending s. 215.5586, F.S.; defining the term "class A  
opening protection"; providing additional requirements  
for inspections provided through the program;  
providing additional requirements to receive a grant  
through a specified program; revising what such grants  
may be used for; revising requirements of a certain  
report; requiring the Department of Financial Services  
to maintain a website that includes certain  
information; requiring the department to establish  
performance standards and audit protocols for certain  
inspectors; providing an effective date.

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

Section 1. Subsections (1) through (10) of section 215.5586, Florida Statutes, are renumbered as subsections (2) through (11), respectively, present subsections (1), (2), and (10) are amended, and a new subsection (1) is added to that section, 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

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26 for the program, consistent with this section. This section does  
27 not create an entitlement for property owners or obligate the  
28 state in any way to fund the inspection or retrofitting of  
29 residential property in this state. Implementation of this  
30 program is subject to annual legislative appropriations. It is  
31 the intent of the Legislature that, subject to the availability  
32 of funds, the My Safe Florida Home Program provide licensed  
33 inspectors to perform hurricane mitigation inspections of  
34 eligible homes and grants to fund hurricane mitigation projects  
35 on those homes. The department shall implement the program in  
36 such a manner that the total amount of funding requested by  
37 accepted applications, whether for inspections, grants, or other  
38 services or assistance, does not exceed the total amount of  
39 available funds. If, after applications are processed and  
40 approved, funds remain available, the department may accept  
41 applications up to the available amount. The program shall  
42 develop and implement a comprehensive and coordinated approach  
43 for hurricane damage mitigation pursuant to the requirements  
44 provided in this section.

45 (1) DEFINITION.—As used in this section, the term "class A  
46 opening protection" means:

47 (a) Glazed openings that are large missile impact-rated,  
48 or protected by products that qualify as such.

49 (b) All openings that are protected at the highest  
50 applicable wind-borne debris region standard.

51       (c) Solid entry doors and garage doors that are verified  
52 to be wind and pressure rated, unless such wind and pressure  
53 ratings are unable to be identified.

54       (2) ~~(1)~~ HURRICANE MITIGATION INSPECTIONS.—

55       (a) To be eligible for a hurricane mitigation inspection  
56 under the program:

57       1. A home must be a single-family, detached residential  
58 property or a townhouse as defined in s. 481.203;

59       2. A home must be site-built and owner-occupied; and

60       3. The homeowner must have been granted a homestead  
61 exemption on the home under chapter 196.

62       (b) 1. An application for a hurricane mitigation inspection  
63 must contain a signed or electronically verified statement made  
64 under penalty of perjury that the applicant has submitted only  
65 one inspection application on the home or that the application  
66 is allowed under subparagraph 2., and the application must have  
67 documents attached which demonstrate that the applicant meets  
68 the requirements of paragraph (a).

69       2. An applicant may submit a subsequent hurricane  
70 mitigation inspection application for the same home only if:

71           a. The original hurricane mitigation inspection  
72 application has been denied or withdrawn because of errors or  
73 omissions in the application;

74           b. The original hurricane mitigation inspection  
75 application was denied or withdrawn because the home did not

76 meet the eligibility criteria for an inspection at the time of  
77 the previous application, and the homeowner reasonably believes  
78 the home now is eligible for an inspection; or

79       c. The program's eligibility requirements for an  
80 inspection have changed since the original application date, and  
81 the applicant reasonably believes the home is eligible under the  
82 new requirements.

83       (c) An applicant meeting the requirements of paragraph (a)  
84 may receive an inspection of a home under the program without  
85 being eligible for a grant under subsection (3)(2) or applying  
86 for such grant.

87       (d) Licensed inspectors are to provide home inspections of  
88 eligible homes to determine what mitigation measures are needed,  
89 what insurance premium discounts may be available, and what  
90 improvements to existing residential properties are needed to  
91 reduce the property's vulnerability to hurricane damage. An  
92 inspector may inspect a townhouse as defined in s. 481.203 to  
93 determine if opening protection mitigation as listed in  
94 subparagraph (3)(e)1. or 3. (2)(e)1. would provide improvements  
95 to mitigate hurricane damage.

96       (e) The department shall contract with wind certification  
97 entities to provide hurricane mitigation inspections and verify  
98 all current mitigation features. The inspections provided to  
99 homeowners, at a minimum, must include:

100       1. A home inspection and report that:

101       a. Summarizes the results and identifies recommended  
102 improvements a homeowner may take to mitigate hurricane damage.

103       b. Includes a completed uniform mitigation verification  
104 inspection form.

105       c. Certifies, under penalty of perjury, that the  
106 improvements submitted on a uniform mitigation verification  
107 inspection form are present and properly installed.

108       2. A range of cost estimates regarding the recommended  
109 mitigation improvements.

110       3. Information regarding estimated premium discounts,  
111 correlated to the current mitigation features and the  
112 recommended mitigation improvements identified by the  
113 inspection.

114       (f) To qualify for selection by the department as a wind  
115 certification entity to provide hurricane mitigation  
116 inspections, the entity must, at a minimum, meet the following  
117 requirements:

118       1. Use hurricane mitigation inspectors who are licensed or  
119 certified as:

120       a. A building inspector under s. 468.607;  
121       b. A general, building, or residential contractor under s.  
122 489.111;

123       c. A professional engineer under s. 471.015;  
124       d. A professional architect under s. 481.213; or  
125       e. A home inspector under s. 468.8314 and who have

126 completed at least 3 hours of hurricane mitigation training  
127 approved by the Construction Industry Licensing Board, which  
128 training must include hurricane mitigation techniques,  
129 compliance with the uniform mitigation verification form, and  
130 completion of a proficiency exam.

131 2. Use hurricane mitigation inspectors who also have  
132 undergone drug testing and a background screening. The  
133 department may conduct criminal record checks of inspectors used  
134 by wind certification entities. Inspectors must submit a set of  
135 fingerprints to the department for state and national criminal  
136 history checks and must pay the fingerprint processing fee set  
137 forth in s. 624.501. The fingerprints must be sent by the  
138 department to the Department of Law Enforcement and forwarded to  
139 the Federal Bureau of Investigation for processing. The results  
140 must be returned to the department for screening. The  
141 fingerprints must be taken by a law enforcement agency,  
142 designated examination center, or other department-approved  
143 entity.

144 3. Provide a quality assurance program including a  
145 reinspection component.

146 (3)-(2) HURRICANE MITIGATION GRANTS.—Financial grants shall  
147 be used by homeowners to make improvements recommended by an  
148 inspection which increase resistance to hurricane damage.

149 (a) A homeowner is eligible for a hurricane mitigation  
150 grant if all of the following criteria are met:

151       1. The home must be eligible for an inspection under  
152 subsection (2) (1).

153       2. The home must be a dwelling with an insured value of  
154 \$700,000 or less. Homeowners who are low-income persons, as  
155 defined in s. 420.0004(11), are exempt from this requirement.

156       3. The home must undergo an acceptable hurricane  
157 mitigation inspection as provided in subsection (2) (1).

158       4. The grant will not be used to replace any currently  
159 installed class A opening protections.

160       4. ~~The building permit application for initial~~  
161 ~~construction of the home must have been made before January 1,~~  
162 ~~2008.~~

163       5. The homeowner must agree to make his or her home  
164 available for inspection once a mitigation project is completed.

165       6. The homeowner must agree to provide to the department  
166 information received from the homeowner's insurer identifying  
167 the discounts realized by the homeowner because of the  
168 mitigation improvements funded through the program.

169       7.a. The homeowner must be a low-income person or  
170 moderate-income person as defined in s. 420.0004.

171       b. The hurricane mitigation inspection must have occurred  
172 within the previous 24 months from the date of application.

173       c. Notwithstanding subparagraph 2., homeowners who are  
174 low-income persons, as defined in s. 420.0004(11), are not  
175 exempt from the requirement that the home must be a dwelling

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176 with an insured value of \$700,000 or less.

177 d. This subparagraph expires July 1, 2026.

178 8. After completion of the grant funded project, all new  
179 and existing exterior openings and roof-to-wall connections must  
180 meet the highest applicable wind-borne debris region standards.  
181 Homes located in Monroe County, Miami-Dade County, or Broward  
182 County must have impact ratings on all solid exterior doors  
183 without glass.

184 (b)1. An application for a grant must contain a signed or  
185 electronically verified statement made under penalty of perjury  
186 that the applicant has submitted only one grant application or  
187 that the application is allowed under subparagraph 2., and the  
188 application must have documents attached demonstrating that the  
189 applicant meets the requirements of paragraph (a).

190 2. An applicant may submit a subsequent grant application  
191 if:

192 a. The original grant application was denied or withdrawn  
193 because the application contained errors or omissions;

194 b. The original grant application was denied or withdrawn  
195 because the home did not meet the eligibility criteria for a  
196 grant at the time of the previous application, and the homeowner  
197 reasonably believes that the home now is eligible for a grant;  
198 or

199 c. The program's eligibility requirements for a grant have  
200 changed since the original application date, and the applicant

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201 reasonably believes that he or she is an eligible homeowner  
202 under the new requirements.

203       3. A grant application must include a statement from the  
204 homeowner which contains the name and state license number of  
205 the contractor that the homeowner acknowledges as the intended  
206 contractor for the mitigation work. The program must  
207 electronically verify that the contractor's state license number  
208 is accurate and up to date before grant approval.

209       (c) All grants must be matched on the basis of \$1 provided  
210 by the applicant for \$2 provided by the state up to a maximum  
211 state contribution of \$10,000 toward the actual cost of the  
212 mitigation project, except as provided in paragraph (g) ~~(h)~~.

213       (d) All hurricane mitigation performed under the program  
214 must be based upon the securing of all required local permits  
215 and inspections and must be performed by properly licensed  
216 contractors.

217       (e) When recommended by a hurricane mitigation inspection,  
218 grants for eligible homes may be used for the following  
219 improvements:

220       1. Opening protection, including exterior doors, garage  
221 doors, and impact-rated windows, and skylights.

222       2. Approved Reinforcing roof-to-wall connections.

223       3. Hurricane shutters that meet Florida Building Code  
224 Standards

225       3. ~~Improving the strength of roof-deck attachments.~~

226       4. Roof replacement, if the current secondary water  
227 ~~resistance for roof does not, at minimum, meet:~~

228       a. The 2002 standards of the Florida Building Code for  
229 ~~homes located in a county other than Miami-Dade County; or~~  
230       b. The 1995 standards of the Florida Building Code for  
231 ~~homes located in Miami-Dade County.~~

232       (f) ~~When recommended by a hurricane mitigation inspection,~~  
233 ~~grants for townhouses, as defined in s. 481.203, may only be~~  
234 ~~used for opening protection.~~

235       (f) ~~(g) The department may require that improvements be~~  
236 ~~made to all openings, including exterior doors, garage doors,~~  
237 ~~windows, and skylights, as a condition of reimbursing a~~  
238 ~~homeowner approved for a grant. The department may adopt, by~~  
239 ~~rule, the maximum grant allowances for any improvement allowable~~  
240 ~~under paragraph (e) or paragraph (f).~~

241       (g) ~~(h) Low-income homeowners, as defined in s.~~  
242 420.0004(11), who otherwise meet the applicable requirements of  
243 this subsection are eligible for a grant of up to \$10,000 and  
244 are not required to provide a matching amount to receive the  
245 grant.

246       (h) ~~(i)1. The department shall develop a process that~~  
247 ensures the most efficient means to collect and verify  
248 inspection applications and grant applications to determine  
249 eligibility. The department may direct hurricane mitigation  
250 inspectors to collect and verify grant application information

251 or use the Internet or other electronic means to collect  
252 information and determine eligibility.

253       2. The department shall prioritize the review and approval  
254 of such inspection applications and grant applications in the  
255 following order:

256       a. First, applications from low-income persons, as defined  
257 in s. 420.0004, who are at least 60 years old;

258       b. Second, applications from all other low-income persons,  
259 as defined in s. 420.0004;

260       c. Third, applications from moderate-income persons, as  
261 defined in s. 420.0004, who are at least 60 years old;

262       d. Fourth, applications from all other moderate-income  
263 persons, as defined in s. 420.0004; and

264       e. Last, all other applications.

265       3. The department shall start accepting inspection  
266 applications and grant applications no earlier than the  
267 effective date of a legislative appropriation funding  
268 inspections and grants, as follows:

269       a. Initially, from applicants prioritized under sub-  
270 subparagraph 2.a.;

271       b. From applicants prioritized under sub-subparagraph  
272 2.b., beginning 15 days after the program initially starts  
273 accepting applications;

274       c. From applicants prioritized under sub-subparagraph  
275 2.c., beginning 30 days after the program initially starts

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276 accepting applications;

277 d. From applicants described in sub subparagraph 2.d.,  
278 beginning 45 days after the program initially starts accepting  
279 applications; and

280 e. From all other applicants, beginning 60 days after the  
281 program initially starts accepting applications.

282 4. The program may accept a certification directly from a  
283 low-income homeowner or moderate-income homeowner who meets the  
284 requirements of s. 420.0004(11) or (12), respectively, if the  
285 homeowner provides such certification in a signed or  
286 electronically verified statement made under penalty of perjury.

287 (i)-(j) A homeowner who receives a grant shall finalize  
288 construction and request a final inspection, or request an  
289 extension for an additional 6 months, within 1 year after grant  
290 approval. If a homeowner fails to comply with this paragraph,  
291 his or her application is deemed abandoned and the grant money  
292 reverts to the department.

293 (11)-(10) REPORTS AND ACCOUNTABILITY.-

294 (a) The department shall make an annual report on the  
295 activities of the program that shall account for the use of  
296 state funds and indicate the number of inspections requested,  
297 the number of inspections performed, the number of grant  
298 applications received, the number and value of grants approved,  
299 and the estimated average annual amount of insurance premium  
300 discounts and total estimated annual amount of insurance premium

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301 discounts homeowners received from insurers as a result of  
302 mitigation funded through the program. The report must detail  
303 what percentage of grants were used toward each type of  
304 improvement listed under paragraph (2) (e) and the corresponding  
305 average premium reduction from such improvements. The report  
306 must be delivered to the President of the Senate and the Speaker  
307 of the House of Representatives by February 1 of each year.

308 (b) The department shall maintain a publicly accessible  
309 online dashboard that shows the total funds awarded by the  
310 program categorized by the type of improvement the funds were  
311 used toward and the percentage of homes achieving reductions in  
312 insurance premiums.

313 (c) The department shall establish performance standards  
314 and audit protocols for inspectors under paragraph (2) (d) which  
315 ensure accuracy and compliance with this section.

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