

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

14
15 Be It Enacted by the Legislature of the State of Florida:

16
17 **Section 1. Subsections (1) through (10) of section**
18 **215.5586, Florida Statutes, are renumbered as subsections (2)**
19 **through (11), respectively, present subsections (1), (2), and**
20 **(10) are amended, and a new subsection (1) is added to that**
21 **section, to read:**

22 215.5586 My Safe Florida Home Program.—There is
23 established within the Department of Financial Services the My
24 Safe Florida Home Program. The department shall provide fiscal
25 accountability, contract management, and strategic leadership

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

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

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

(b) All openings that are protected at the highest 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

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

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

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

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

(a) A homeowner is eligible for a hurricane mitigation 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

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

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~~7~~ 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

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

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

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

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

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