

FLORIDA HOUSE OF REPRESENTATIVES

BILL ANALYSIS

This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.

BILL #: [CS/HB 1497](#)

TITLE: My Safe Florida Condominium Pilot Program

SPONSOR(S): Hunschofsky

COMPANION BILL: [SB 1706](#) (Pizzo)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Housing, Agriculture & Tourism](#)

15 Y, 0 N, As CS

[State Administration Budget](#)

[Commerce](#)

SUMMARY

Effect of the Bill:

The bill expands the My Safe Florida Condominium Pilot Program (Program) to association properties and condominium properties across the state, removing the provisions that limited participation in the Program to associations located 15 miles inward of a coastline.

The bill adds an additional limitation on which types of condominium associations may participate in the Program to those associations in which at least 80 percent of the occupied units within the condominium are owned or occupied by a person or family whose annual income is at or below 80 percent of the area median income.

The bill requires the Department of Financial Services (DFS) to adopt rules establishing acceptable methods for verifying household income, including, but not limited to, owner self-certification, tax returns, income statements, or other documentation deemed sufficient by DFS. The bill allows a condominium with mixed-income occupancies to participate in the Program if the income threshold specified by the bill is otherwise satisfied.

The bill's changes to the Program only apply to applications submitted to DFS on or after July 1, 2026.

Fiscal or Economic Impact:

The bill has an indeterminate impact on state government and the private sector.

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ANALYSIS

EFFECT OF THE BILL:

The bill makes changes to the [My Safe Florida Condominium Pilot Program](#) (Program). (Section 1.)

Program Eligibility

The bill removes the definition of “[service area](#)” and references thereto in the definitions of “association property,” “condominium property,” and “property” for purposes of the Program. This change effectively opens the Program to association properties and condominium properties across the state, rather than limiting the Program to association properties and condominium properties located 15 miles inward of a coastline.¹ (Section 1.)

The bill adds an additional [limitation](#) on which types of condominium associations (COAs) may participate in the Program to those associations in which at least 80 percent of the occupied units within the condominium are owned or occupied by a person or family whose annual income is at or below 80 percent of the area median

¹ “Coastline” means the line of mean low water along the portion of the coast that is in direct contact with the open sea and the line marking the seaward limit of inland waters, as determined under the Convention on Territorial Seas and the Contiguous Zone, 15 U.S.T. (Pt. 2) 1606. See [s. 376.031\(4\), F.S.](#)

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income, as adjusted for household size and applicable to the county in which the condominium is located. (Section 1.)

The bill defines “area median income” (AMI) as the median household income published annually by the U.S. Department of Housing and Urban Development, for the county in which a condominium property is located. The bill specifies that the eligibility of an applicant’s AMI must be determined using the AMI published at the time an application is submitted. (Section 1.)

For purposes of determining whether a COA meets the 80 percent unit-occupied threshold, the bill specifies that:

- The eligibility of an applicant must be determined using the AMI published at the time an application is submitted.
- Only occupied residential units may be counted.
- Both owner-occupied and tenant-occupied residential units may be counted as long as the persons or families living in such residential units provide income documentation to the Department of Financial Services (DFS), and DFS has verified that such person or family meets the income requirements specified by the bill. (Section 1.)

The bill requires DFS to adopt rules establishing acceptable methods for verifying household income, including, but not limited to, owner self-certification, tax returns, income statements, or other documentation deemed sufficient by DFS. The bill authorizes DFS to require periodic recertification of income eligibility to ensure compliance with the Program’s requirements. (Section 1.)

The bill provides that a condominium with mixed-income occupancies is eligible to participate in the Program if the income threshold described above is met. (Section 1.)

Mitigation Grants

The bill adds to the information that must be included in an application for a mitigation grant to include documentation deemed sufficient by DFS for verifying household income. (Section 1.)

The bill specifies that grant funds may only be awarded for a mitigation improvement that addresses the common elements of the condominium property, rather than a mitigation improvement that will result in a mitigation credit, discount, or other rate differential for the building or structure to which the improvement is made. (Section 1.)

The bill clarifies that, as a condition of receiving a grant, a COA must complete 100 percent of the opening protection improvements to the common elements which were recommended in the final hurricane mitigation inspection report, including exterior doors, garage doors, windows, and skylights that are part of the common elements. (Section 1.)

The bill’s changes to the Program only apply to applications submitted to DFS on or after July 1, 2026, which is the effective date of the bill. (Sections 2 and 3.)

RULEMAKING:

The bill requires DFS to adopt rules establishing acceptable methods for verifying household income for purposes of Program eligibility, which may include, but is not limited to, owner self-certification, tax returns, income statements, or other documentation deemed sufficient by DFS.

Lawmaking is a legislative power; however, the Legislature may delegate a portion of such power to executive branch agencies to create rules that have the force of law. To exercise this delegated power, an agency must have a grant of rulemaking authority and a law to implement.

FISCAL OR ECONOMIC IMPACT:

STATE GOVERNMENT:

While the Program is subject to annual appropriations, the bill likely has no fiscal impact on state government. The Program was funded in fiscal year 2024-2025 through a nonrecurring appropriation of \$30 million from the General Revenue Fund (\$27,636,000 for grants; \$600,000 for inspections; and \$1,764,000 for operations and administration). A request for a formal agency analysis was submitted to DFS on January 16, 2026.

PRIVATE SECTOR:

The bill has an indeterminate positive impact on condominium associations in Florida that are not located within 15 miles inward of a coastline, as the bill make such condominium associations eligible for the Program, provided that such associations meet the new income requirements specified by the bill.

RELEVANT INFORMATION

SUBJECT OVERVIEW:

My Safe Florida Condominium Pilot Program

The Legislature created the [My Safe Florida Condominium Pilot Program](#) (Program) within the Department of Financial Services (DFS) in 2024.² The Program received a nonrecurring appropriation of \$30 million from the General Revenue Fund.³ The Program provides to condominium associations a program similar to that of the My Safe Florida Home Program for single-family, detached residential properties and townhomes.⁴ Implementation of the Program is subject to annual legislative appropriations.⁵

The Program supports eligible condominium associations by providing free inspections and grant funding for wind mitigation improvements, which may have the added benefit of lowering wind insurance premiums. The Program is limited to condominiums⁶ located in the “[service area](#),” which is the area of the state within 15 miles inward of a coastline.⁷

In its 2024 report on the Program, DFS issued the following findings:

- Tidal Basin was selected to run the Program on August 1, 2024.
- The International Association of Certified Home Inspectors was selected on November 12, 2024, as the inspection company to conduct the inspections.
- Tidal Basin launched the Program’s online portal and allowed associations to begin completing applications for inspections, but not grants, on November 14, 2024.
- The online application portal opened on November 14, 2024, and closed on November 19, 2024, closing within five days of being opened due to funding capacity.
- 174 completed applications were received within the first three days; 165 requests were approved.
- Grant awards are issued upon the completion of inspections.⁸

² [Chapter 2024-108, Laws of Fla.](#)

³ [Specific Appropriations 2375A, 2375B, and 2375C of the General Appropriations Act, ch. 2024-231, Laws of Fla.](#) (\$27,636,000 for grants; \$600,000 for inspections; and \$1,764,000 for operations and administration).

⁴ See [s. 215.5586, F.S.](#)

⁵ *Id.*

⁶ For purposes of the Program, “condominium” is currently defined as that form of ownership of real property created pursuant to the Florida Condominium Act, ch. 718, F.S., which is comprised entirely of units that may be owned by one or more persons, and in which there is, appurtenant to each unit, an undivided share in common elements. [Ss. 215.55871\(1\)\(d\)](#) and [718.103\(12\), F.S.](#)

⁷ “Coastline” means the line of mean low water along the portion of the coast that is in direct contact with the open sea and the line marking the seaward limit of inland waters, as determined under the Convention on Territorial Seas and the Contiguous Zone, 15 U.S.T. (Pt. 2) 1606. [S. 376.031\(4\), F.S.](#)

⁸ Email from Morgan Husbands, Deputy Director of Policy, Department of Financial Services (DFS), RE: *My Safe Florida Condominium Pilot Activities Report* (Jan. 30, 2025).

In its 2025 report on the Program, DFS issued the following findings:

- A second funding round opened on August 18, 2025, during which approximately 1,600 notification emails were sent to registered associations.
- After the first 168 applications were processed, the second-round opening resulted in 56 additional applications, representing 106 buildings with 4,535 residential units, which triggered portal closure within one hour due to funding capacity.
- As of January 2026, approximately 700 initial inspections have been completed across 206 associations, and 42 condominium associations have been fully approved for grants.⁹

Condominium Associations and Unit Owners

Participation in the Program is limited to structures or buildings on condominium property which are three or more stories in height, provided that each structure or building that is the subject of a mitigation grant contains at least two single-family dwellings.¹⁰

To apply for an inspection of association or condominium property under the Program, the association must receive approval by a majority vote of the board or a majority vote of the total voting interests of the association.¹¹

To apply for a grant which improves one or more units within a condominium, the association must receive both of the following:

- Approval by a majority vote of the board, or a majority vote of the total voting interests of the association, to participate in a mitigation grant; and
- Approval by at least 75 percent of all unit owners who reside within the structure or building that is the subject of a mitigation grant.¹²

Associations may vote to participate in the Program at the annual budget meeting or a unit owner meeting called for that purpose.¹³ The association must provide unit owners with clear disclosure of the Program prior to taking a vote on the issue.¹⁴ The president and treasurer of the board are required to sign the disclosure form indicating a copy of the disclosure form was provided to each unit owner.¹⁵

An association may not apply for an inspection or grant for association property or condominium property unless the association has complied with milestone inspection requirements¹⁶ and structural integrity reserve requirements.¹⁷ Additionally, an association may not apply for a grant for association property or condominium property unless the windows of the association property or condominium property are established as common elements in the association's declaration.¹⁸

Hurricane Mitigation Inspectors

Only a licensed inspector may perform inspections of a condominium property under the Program.¹⁹ The licensed inspector must determine the mitigation measures that are needed, the insurance premium discounts that may be

⁹ Email from Morgan Husbands, Deputy Director of Policy, DFS, *RE: My Safe Florida Condo Pilot Program 2025 Annual Report* (Jan. 16, 2026), (on file with the Housing, Agriculture, and Tourism Subcommittee).

¹⁰ [S. 215.55871\(2\)\(a\), F.S.](#)

¹¹ [S. 215.55871\(2\)\(b\), F.S.](#)

¹² *Id.*

¹³ [S. 215.55871\(2\)\(d\), F.S.](#)

¹⁴ *Id.*

¹⁵ *Id.*

¹⁶ See [s. 553.899, F.S.](#)

¹⁷ See [s. 718.112\(2\)\(g\) and \(h\), F.S.](#) [S. 215.55871\(2\)\(b\), F.S.](#)

¹⁸ [S. 215.55871\(2\)\(b\), F.S.](#)

¹⁹ [S. 215.55871\(3\), F.S.](#)

available, and identify which improvements may be taken to mitigate hurricane damage.²⁰ DFS must contract with wind certification entities to provide the inspections.²¹ Eligible wind certification entities must, at a minimum:

- Use inspectors who are licensed or certified as:
 - A building inspector under s. 468.607, F.S.;²²
 - A general, building, or residential contractor under s. 489.111, F.S.;²³
 - A professional engineer under s. 471.015, F.S.;²⁴
 - A professional architect under s. 481.213, F.S.;²⁵ or
 - A home inspector under s. 468.8314, F.S.,²⁶ who has completed at least three hours of hurricane mitigation training approved by the Construction Industry Licensing Board,²⁷ which must include hurricane mitigation techniques, compliance with the uniform mitigation verification form, and completion of a proficiency exam;
- Use inspectors who have undergone drug testing and a background screening that includes submission and processing of fingerprints; and
- Provide a quality assurance program, including a reinspection component.²⁸

Hurricane Mitigation Inspections

Hurricane mitigation inspections provided to a condominium association, must, at a minimum, include:

- An inspection of the property, and a report that summarizes the results of the inspection and identifies recommended improvements the association may take to mitigate hurricane damage;
- A range of cost estimates regarding the recommended mitigation improvements; and
- Information regarding estimated insurance premium discounts, correlated to the current mitigation features and the recommended mitigation improvements identified by the inspection.²⁹

An application for an inspection must contain a signed or electronically verified statement, made under penalty of perjury by a board's president, that the association has submitted only a single application for each property that the association operates or maintains.³⁰ An association may apply for and receive an inspection without also applying for a grant.³¹

Mitigation Grants

Grants must be used by associations to make improvements recommended by an inspection which increases the condominium property's resistance to hurricane damage.³² An application for a grant must:

- Contain a signed or electronically verified statement made under penalty of perjury by the president of the board that the association has submitted only a single application for each property that the association operates or maintains;
- Include a notarized statement from the president that contains the name and license number of the contractor it intends to use for the mitigation project; and

²⁰ [S. 215.55871\(3\)\(a\), F.S.](#)

²¹ [S. 215.55871\(3\)\(b\), F.S.](#)

²² [S. 468.607, F.S.](#), relates to certification of building code administration and inspection personnel.

²³ [S. 489.111, F.S.](#), relates to licensure by examination for certain contractors, including, but not limited to, residential contractors, building contractors, air-conditioning contractors, and swimming pool servicing contractors.

²⁴ [S. 471.015, F.S.](#), relates to licensure of engineers.

²⁵ [S. 481.213, F.S.](#), relates to licensure of architects and interior designers.

²⁶ [S. 468.8314, F.S.](#), relates to licensure of home inspectors.

²⁷ The Construction Industry Licensing Board, housed within the Department of Business and Professional Regulation, is responsible for licensing and regulating the construction industry in Florida. *See* Department of Business and Professional Regulation, *Construction Industry*, <https://www2.myfloridalicense.com/construction-industry/> (last visited Jan. 27, 2026). *See also* [S. 489.107, F.S.](#)

²⁸ [S. 215.5587\(3\)\(b\), F.S.](#)

²⁹ [S. 215.55871\(4\)\(a\), F.S.](#)

³⁰ [S. 215.55871\(4\)\(b\), F.S.](#)

³¹ [S. 215.55871\(4\)\(c\), F.S.](#)

³² [S. 215.55871\(5\), F.S.](#)

- Include a notarized statement from the president which commits to DFS that the association will complete the mitigation improvements. If the grant will be used to improve units, the application must also include an acknowledged statement from each unit owner who is required to provide approval for a grant.³³

An association may select its own contractor for the mitigation project as long as the contractor meets all qualification, certification, or licensing requirements under current law.³⁴ A mitigation project must be performed by a properly licensed contractor who has secured all local permits required for the project.³⁵ DFS must electronically verify that the contractor's state license number is accurate and up to date before approving a grant application.³⁶

All grants must be matched on the basis of \$1 provided by the association for \$2 provided by the state toward the actual cost of the project.³⁷ An association may receive grant funds for both roof-related and opening protection-related projects, but the total grant award may not exceed \$175,000 per association.³⁸ DFS may not accept grant applications or maintain a waiting list for grants after the cumulative value of the grants awarded have fully obligated the appropriation, unless otherwise expressly authorized by the Legislature.³⁹

An association awarded a grant must complete the entire mitigation project in order to receive the final grant award, and must agree to make the property available for a final inspection once the mitigation project is completed.⁴⁰ The mitigation project must be completed in a manner consistent with the intent of the Program and must meet or exceed applicable Florida Building Code requirements.⁴¹ The association must submit a request to DFS for a final inspection, or request an extension of time, within one year after receiving grant approval; otherwise the application is deemed abandoned and the grant money reverts back to DFS.⁴²

Grant funds may only be used for water intrusion mitigation devices or mitigation improvements that will result in a mitigation credit, discount, or other rate differential for the building or structure to which such device or improvement is applied or made.⁴³ When recommended by a hurricane mitigation inspection report, grants may be used for the following improvements:

- Opening protection, including exterior doors, garage doors, windows, and skylights;
- Roof improvements, including reinforcing roof-to-wall connections, improving the strength of roof-deck attachment, installing secondary water resistance for a roof, and replacing a roof's covering.⁴⁴

For an association to receive grant funds, improvements must be identified in the final hurricane mitigation inspection.⁴⁵ If improvements to protect the property which complied with the current applicable building code at the time have been previously installed, the association must use a mitigation grant to install improvements that do both of the following:

- Comply with or exceed the applicable building code in effect at the time the association applied for the grant; and
- Provide more protection than the improvements that the association previously installed.⁴⁶

³³ [S. 215.55871\(5\)\(a\), F.S.](#)

³⁴ [S. 215.55871\(5\)\(b\), F.S.](#)

³⁵ *Id.*

³⁶ *Id.*

³⁷ [S. 215.55871\(5\)\(d\)1., F.S.](#)

³⁸ [S. 215.55871\(5\)\(d\)2., F.S.](#)

³⁹ [S. 215.55871\(5\)\(d\)3., F.S.](#)

⁴⁰ [S. 215.55871\(5\)\(c\), F.S.](#)

⁴¹ *Id.*

⁴² *Id.*

⁴³ [S. 215.55871\(5\)\(e\), F.S.](#)

⁴⁴ *Id.*

⁴⁵ [S. 215.55871\(7\)\(f\), F.S.](#)

⁴⁶ [S. 215.55871\(5\)\(g\)1., F.S.](#)

The association may not use a mitigation grant to:

- Install the same type of improvements that were previously installed; or
- Pay a deductible for a pending insurance claim for damage that is part of the property for which grant funds are being received.⁴⁷

As a condition to awarding a grant, DFS must require mitigation improvements to be made to all openings (including exterior doors, garage doors, windows, and skylights), if doing so is necessary for a building or structure to qualify for a mitigation credit, discount or other rate differential.⁴⁸

Contract Management

DFS is charged with developing a process that ensures the most efficient means to collect and verify eligibility for grant applications, and may direct hurricane mitigation inspectors to collect and verify grant application information or use the internet or other electronic means to collect information and determine eligibility.⁴⁹ DFS may contract with third parties for grant management, inspection services, contractor services, information technology, educational outreach, and auditing services.⁵⁰ Such contracts are:

- Considered direct costs of the Program and are not subject to administrative cost limits.⁵¹
- Must be with providers that have a demonstrated record of successful business operations in areas directly related to the services to be provided and must ensure the highest accountability for use of state funds.⁵²

DFS is required to implement a quality assurance and reinspection program that determines whether initial inspections and mitigation improvements are completed in a manner consistent with the intent of the Program.⁵³ DFS may use a valid random sampling in order to perform the quality assurance portion of the Program.⁵⁴

Reports

By February 1 of each year, DFS must submit a report to the President of the Senate and the Speaker of the House of Representatives on the activities of the Program and the use of state funds.⁵⁵ The report must include:

- The number of inspections requested;
- The number of inspections performed;
- The number of grant applications received;
- The number of grants approved and the monetary value of each grant;
- The estimated average annual amount of insurance premium discounts each association received and the total estimated annual amount of insurance premium discounts received by all associations participating in the Program; and
- The estimated average annual amount of insurance premium discounts each unit owner received as a result of the improvements to the building or structure.⁵⁶

⁴⁷ [S. 215.55871\(5\)\(h\), F.S.](#)

⁴⁸ [S. 215.55871\(5\)\(j\), F.S.](#)

⁴⁹ [S. 215.55871\(5\)\(j\), F.S.](#)

⁵⁰ [S. 215.55871\(6\)\(a\), F.S.](#)

⁵¹ *Id.*

⁵² *Id.*

⁵³ [S. 215.55871\(6\)\(b\), F.S.](#)

⁵⁴ *Id.*

⁵⁵ [S. 215.55871\(7\), F.S.](#)

⁵⁶ *Id.*

RECENT LEGISLATION:

YEAR	BILL #/SUBJECT	HOUSE/SENATE SPONSOR(S)	OTHER INFORMATION
2024	CS/CS/CS/HB 1029 - My Safe Florida Condominium Pilot Program	Lopez, V., Hunschofsky/ <i>DiCeglie</i>	Created the Program. Approved by the Governor.
2025	CS/CS/HB 393 - My Safe Florida Condominium Pilot Program	Lopez, V., Hunschofsky/ <i>Leek</i>	Amended certain provisions under the Program. Approved by the Governor.

OTHER RESOURCES:

[My Safe Florida Condominium Pilot Program](#)

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Housing, Agriculture & Tourism Subcommittee	15 Y, 0 N, As CS	1/29/2026	Curtin	Fletcher
THE CHANGES ADOPTED BY THE COMMITTEE:	<ul style="list-style-type: none"> Removed the provision that limited participation in the Program to condominium associations with structures or buildings that were constructed before January 1, 2008. Provided that the bill's changes to the Program only apply to applications submitted to DFS on or after July 1, 2026. 			
State Administration Budget Subcommittee				
Commerce Committee				

THIS BILL ANALYSIS HAS BEEN UPDATED TO INCORPORATE ALL OF THE CHANGES DESCRIBED ABOVE.