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A bill to be entitled  
An act relating to the My Safe Florida Condominium Pilot Program; amending s. 215.55871, F.S.; defining the term "area median income"; removing the definition of the term "service area"; revising eligibility requirements for the My Safe Florida Condominium Pilot Program; requiring the Department of Financial Services to adopt rules to verify household income; authorizing condominiums with mixed-income occupancies to participate in the pilot program under certain circumstances; requiring an application for a mitigation grant to include documentation to verify household income; limiting the award of grant funds; requiring an association to complete a certain percentage of opening protection improvements; providing an effective date.

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

Section 1. Subsections (1) and (2) and paragraphs (a) and (j) of subsection (5) of section 215.55871, Florida Statutes, are amended to read:

215.55871 My Safe Florida Condominium Pilot Program.—There is established within the Department of Financial Services the My Safe Florida Condominium Pilot Program to be implemented

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26 pursuant to appropriations. The department shall provide fiscal  
27 accountability, contract management, and strategic leadership  
28 for the pilot program, consistent with this section. This  
29 section does not create an entitlement for associations or unit  
30 owners or obligate the state in any way to fund the inspection  
31 or retrofitting of condominiums in the state. Implementation of  
32 this pilot program is subject to annual legislative  
33 appropriations. It is the intent of the Legislature that the My  
34 Safe Florida Condominium Pilot Program provide licensed  
35 inspectors to perform inspections for and grants to eligible  
36 associations as funding allows.

37 (1) DEFINITIONS.—As used in this section, the term:

38 (a) "Area median income" means the median household

39 income, as published annually by the United States Department of  
40 Housing and Urban Development, for the county in which the  
41 condominium property is located.

42 (b) ~~(a)~~ "Association" has the same meaning as in s.

43 718.103.

44 (c) ~~(b)~~ "Association property" means property, real and  
45 personal, which is owned or leased by, or is dedicated by a  
46 recorded plat to, an association for the use and benefit of its  
47 members ~~and is located in the service area.~~

48 (d) ~~(e)~~ "Board of administration" has the same meaning as  
49 in s. 718.103.

50 (e) ~~(d)~~ "Condominium" has the same meaning as in s.

51 718.103. For purposes of this section, the term does not include  
52 detached units on individual parcels of land.

53 (f) "Condominium property" means the lands, leaseholds,  
54 and personal property that are subjected to condominium  
55 ownership, whether or not contiguous, and all improvements  
56 thereon and all easements and rights appurtenant thereto  
57 intended for use in connection with the condominium ~~and are~~  
58 ~~located in the service area.~~

59 (g) "Department" means the Department of Financial  
60 Services.

61 (h) "Property" means association property and  
62 condominium property, as applicable, ~~located in the service~~  
63 ~~area.~~

64 ~~(h) "Service area" means the area of the state which is 15~~  
65 ~~miles inward of a coastline, as that term is defined in s.~~  
66 ~~376.031.~~

67 (i) "Unit" has the same meaning as in s. 718.103.

68 (j) "Unit owner" has the same meaning as in s. 718.103.

69 (2) PARTICIPATION.—

70 (a) Participation in the pilot program is limited to:

71 1. Condominium associations in which the structures or  
72 buildings on the condominium property were constructed before  
73 January 1, 2008.

74 2. Condominium associations in which at least 80 percent  
75 of the occupied units within the condominium are owned or

76     occupied by a person or family whose annual income is at or  
77     below 80 percent of the area median income, adjusted for  
78     household size, applicable to the county in which the  
79     condominium is located. Eligibility must be determined using the  
80     area median income published at the time an application is  
81     submitted. For purposes of determining if a condominium  
82     association meets the 80 percent unit-occupied threshold:

83        a. Only occupied residential units may be counted.

84        b. Both owner-occupied and tenant-occupied residential  
85        units may be counted as long as the persons or families living  
86        in such residential units provide income documentation to the  
87        department and the department has verified that such person or  
88        family meets the income requirements of this subparagraph.

89        3. Structures or buildings on the condominium property  
90        which are three or more stories in height, provided that each  
91        structure or building that is the subject of a mitigation grant  
92        contains at least two single-family dwellings.

93        (b) The department shall adopt rules establishing  
94        acceptable methods for verifying household income, including,  
95        but not limited to, owner self-certification, tax returns,  
96        income statements, or other documentation deemed sufficient by  
97        the department. The department may require periodic  
98        recertification of income eligibility to ensure compliance with  
99        this section.

100        (c) A condominium with mixed-income occupancies is

101 eligible to participate in the pilot program under this section  
102 if the income threshold in subparagraph (a)2. is met.

103 (d) ~~(b)~~ In order to apply for an inspection under  
104 subsection (4) or a grant under subsection (5) for association  
105 property or condominium property, an association must receive  
106 approval by a majority vote of the board of administration or a  
107 majority vote of the total voting interests of the association  
108 to participate in the pilot program. An association may not  
109 apply for an inspection under subsection (4) or a grant under  
110 subsection (5) for association property or condominium property  
111 unless the association has complied with the inspection  
112 requirements in ss. 553.899 and 718.112(2)(g) and (h). An  
113 association may not apply for a grant under subparagraph  
114 (5)(e)1. for association property or condominium property unless  
115 the windows of the association property or condominium property  
116 are established as common elements in the declaration.

117 (e) ~~(e)~~ In order to apply for a grant under subsection (5)  
118 which improves one or more units within a condominium, an  
119 association must receive both of the following:

120 1. Approval by a majority vote of the board of  
121 administration or a majority vote of the total voting interests  
122 of the association to participate in a mitigation inspection.

123 2. Approval by at least 75 percent of all unit owners who  
124 reside within the structure or building that is the subject of  
125 the mitigation grant.

126        (f)-(d) A unit owner may participate in the pilot program  
127 through a mitigation grant awarded to the association but may  
128 not participate individually in the pilot program.

129        (g)-(e) The votes required under this subsection may take  
130 place at the annual budget meeting of the association or at a  
131 unit owner meeting called for the purpose of taking such vote.  
132 Before a vote of the unit owners may be taken, the association  
133 must provide to the unit owners a clear disclosure of the pilot  
134 program on a form created by the department. The president and  
135 the treasurer of the board of administration must sign the  
136 disclosure form indicating that a copy of the form was provided  
137 to each unit owner of the association. The signed disclosure  
138 form and the minutes from the meeting at which the unit owners  
139 voted to participate in the pilot program must be maintained as  
140 part of the official records of the association. Within 14 days  
141 after an affirmative vote to participate in the pilot program,  
142 the association must provide written notice in the same manner  
143 as required under s. 718.112(2)(d) to all unit owners of the  
144 decision to participate in the pilot program.

145        (5) MITIGATION GRANTS.—Financial grants may be used by  
146 associations to make improvements recommended in a hurricane  
147 mitigation inspection report which increase the condominium's  
148 resistance to hurricane damage.

149        (a) An application for a mitigation grant must:

150            1. Contain a signed or electronically verified statement

151 made under penalty of perjury by the president of the board of  
152 administration that the association has submitted only a single  
153 application for each property that the association operates or  
154 maintains.

155 2. Include a notarized statement from the president of the  
156 board of administration containing the name and license number  
157 of each contractor the association intends to use for the  
158 mitigation project.

159 3. Include a notarized statement from the president of the  
160 board of administration which commits to the department that the  
161 association will complete the mitigation improvements. If the  
162 grant will be used to improve units, the application must also  
163 include an acknowledged statement from each unit owner who is  
164 required to provide approval for a grant under paragraph (2) (d)  
165 (2) (e).

166 4. Include documentation deemed sufficient by the  
167 department under paragraph (2) (b) for verifying household  
168 income.

169 (j) Grant funds may only be awarded for a mitigation  
170 improvement that addresses the common elements of the  
171 condominium property that will result in a mitigation credit,  
172 discount, or other rate differential for the building or  
173 structure to which the improvement is made. As a condition of  
174 receiving awarding a grant, the association department must  
175 complete 100 percent of the opening protection improvements to

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176 the common elements which were recommended in the final  
177 hurricane mitigation inspection report require mitigation  
178 improvements to be made to all openings, including exterior  
179 doors, garage doors, windows, and skylights that are a part of  
180 the common elements, if doing so is necessary for the building  
181 or structure to qualify for a mitigation credit, discount, or  
182 other rate differential.

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