

CS/HB 1497

2026

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 applicability; 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

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 at least 80 percent
72 of the occupied units within the condominium are owned or
73 occupied by a person or family whose annual income is at or
74 below 80 percent of the area median income, adjusted for
75 household size, applicable to the county in which the

76 condominium is located. Eligibility must be determined using the
77 area median income published at the time an application is
78 submitted. For purposes of determining if a condominium
79 association meets the 80 percent unit-occupied threshold:

80 a. Only occupied residential units may be counted.

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

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

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

97 (c) A condominium with mixed-income occupancies is
98 eligible to participate in the pilot program under this section
99 if the income threshold in subparagraph (a)1. is met.

100 (d)-(b) In order to apply for an inspection under

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

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

117 1. Approval by a majority vote of the board of
118 administration or a majority vote of the total voting interests
119 of the association to participate in a mitigation inspection.

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

123 (f) A unit owner may participate in the pilot program
124 through a mitigation grant awarded to the association but may
125 not participate individually in the pilot program.

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

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

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

147 1. Contain a signed or electronically verified statement
148 made under penalty of perjury by the president of the board of
149 administration that the association has submitted only a single
150 application for each property that the association operates or

151 maintains.

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

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

163 4. Include documentation deemed sufficient by the
164 department under paragraph (2) (b) for verifying household
165 income.

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

176 doors, garage doors, windows, and skylights that are a part of
177 the common elements, if doing so is necessary for the building
178 or structure to qualify for a mitigation credit, discount, or
179 other rate differential.

180 **Section 2.** The amendments made by this act to s.

181 215.55871, Florida Statutes, apply to inspection and grant
182 applications submitted to the Department of Financial Services
183 by a condominium association on or after July 1, 2026.

184 **Section 3.** This act shall take effect July 1, 2026.