

By Senator Truenow

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

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

23 215.5586 My Safe Florida Home Program.—There is established
24 within the Department of Financial Services the My Safe Florida
25 Home Program. The department shall provide fiscal
26 accountability, contract management, and strategic leadership
27 for the program, consistent with this section. This section does
28 not create an entitlement for property owners or obligate the
29 state in any way to fund the inspection or retrofitting of

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

46 (1) DEFINITION.—As used in this section, the term “class A
47 opening protection” means all glazed openings are large missile
48 impact-rated, or protected by products that qualify as such,
49 and:

50 (a) All openings are protected at the highest applicable
51 level;

52 (b) Solid entry doors and garage doors are verified to be
53 wind and pressure rated; or

54 (c) Solid entry doors and garage doors cannot be identified
55 to be wind and pressure rated.

56 (2) (1) HURRICANE MITIGATION INSPECTIONS.—

57 (a) To be eligible for a hurricane mitigation inspection
58 under the program:

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

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

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

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

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

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

76 b. The original hurricane mitigation inspection application
77 was denied or withdrawn because the home did not meet the
78 eligibility criteria for an inspection at the time of the
79 previous application, and the homeowner reasonably believes the
80 home now is eligible for an inspection; or

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

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

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88 for such grant.

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

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

103 1. A home inspection and report that:

104 a. Summarizes the results and identifies recommended
105 improvements a homeowner may take to mitigate hurricane damage.
106 b. Completes a uniform mitigation verification inspection
107 form, created by the department by rule.

108 c. Certifies, under penalty of perjury, that the
109 recommended improvements materially increase the wind resistance
110 level of the home.

111 2. A range of cost estimates regarding the recommended
112 mitigation improvements.

113 3. Information regarding estimated premium discounts,
114 correlated to the current mitigation features and the
115 recommended mitigation improvements identified by the
116 inspection.

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

121 1. Use hurricane mitigation inspectors who are licensed or
122 certified as:

123 a. A building inspector under s. 468.607;

124 b. A general, building, or residential contractor under s.
125 489.111;

126 c. A professional engineer under s. 471.015;

127 d. A professional architect under s. 481.213; or

128 e. A home inspector under s. 468.8314 and who have
129 completed at least 3 hours of hurricane mitigation training
130 approved by the Construction Industry Licensing Board, which
131 training must include hurricane mitigation techniques,
132 compliance with the uniform mitigation verification form, and
133 completion of a proficiency exam.

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

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146 entity.

147 3. Provide a quality assurance program including a
148 reinspection component.149 (3)-(2) HURRICANE MITIGATION GRANTS.—Financial grants must
150 shall be used by homeowners to make improvements recommended by
151 an inspection which increase resistance to hurricane damage.152 (a) A homeowner is eligible for a hurricane mitigation
153 grant if all of the following criteria are met:154 1. The home must be eligible for an inspection under
155 subsection (2) (1).156 2. The home must be a dwelling with an insured value of
157 \$700,000 or less. Homeowners who are low-income persons, as
158 defined in s. 420.0004(11), are exempt from this requirement.159 3. The home must undergo an acceptable hurricane mitigation
160 inspection as provided in subsection (2) (1).161 4. The building permit application for initial construction
162 of the home must have been made before January 1, 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 moderate-
170 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 low-
174 income persons, as defined in s. 420.0004(11), are not exempt

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175 from the requirement that the home must be a dwelling with an
176 insured value of \$700,000 or less.

177 d. This subparagraph expires July 1, 2026.

178 8. The home does not have class A opening protection or
179 equivalent mitigation features.

180 9. The grant must result in all exterior openings and roof-
181 to-wall connections meeting the highest applicable wind-borne
182 debris region standards, except that a solid exterior door
183 without glass located in a county other than Monroe County,
184 Miami-Dade County, or Broward County does not need to be impact-
185 rated.

186 10. The grant will not be used to replace opening
187 protections that currently meet the highest applicable wind
188 protection rating.

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

195 2. An applicant may submit a subsequent grant application
196 if:

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

199 b. The original grant application was denied or withdrawn
200 because the home did not meet the eligibility criteria for a
201 grant at the time of the previous application, and the homeowner
202 reasonably believes that the home now is eligible for a grant;
203 or

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204 c. The program's eligibility requirements for a grant have
205 changed since the original application date, and the applicant
206 reasonably believes that he or she is an eligible homeowner
207 under the new requirements.

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

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

218 (d) All hurricane mitigation performed under the program
219 must be based upon the securing of all required local permits
220 and inspections and must be performed by properly licensed
221 contractors.

222 (e) When recommended by a hurricane mitigation inspection,
223 grants for eligible homes may be used for the following
224 improvements:

225 1. Impact-rated opening protection, including exterior
226 doors, garage doors, windows, and doors skylights.

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

228 3. Hurricane shutters that meet Florida Building Code
229 Standards

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

231 4. Roof replacement, if the current ~~Secondary~~ water
232 resistance for roof does not meet the standards of the Florida

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233 Building Code.234 ~~(f) When recommended by a hurricane mitigation inspection,~~
235 ~~grants for townhouses, as defined in s. 481.203, may only be~~
236 ~~used for opening protection.~~237 ~~(f) (g) The department may require that improvements be made~~
238 ~~to all openings, including exterior doors, garage doors,~~
239 ~~windows, and skylights, as a condition of reimbursing a~~
240 ~~homeowner approved for a grant. The department may adopt, by~~
241 ~~rule, the maximum grant allowances for any improvement allowable~~
242 ~~under paragraph (e) or paragraph (f).~~243 ~~(g) (h) Low-income homeowners, as defined in s.~~
244 420.0004(11), who otherwise meet the applicable requirements of
245 this subsection are eligible for a grant of up to \$10,000 and
246 are not required to provide a matching amount to receive the
247 grant.248 ~~(h) (i)1. The department shall develop a process that~~
249 ensures the most efficient means to collect and verify
250 inspection applications and grant applications to determine
251 eligibility. The department may direct hurricane mitigation
252 inspectors to collect and verify grant application information
253 or use the Internet or other electronic means to collect
254 information and determine eligibility.255 2. The department shall prioritize the review and approval
256 of such inspection applications and grant applications in the
257 following order:258 a. First, applications from low-income persons, as defined
259 in s. 420.0004, who are at least 60 years old;260 b. Second, applications from all other low-income persons,
261 as defined in s. 420.0004;

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

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

266 e. Last, all other applications.

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

271 a. Initially, from applicants prioritized under sub-
272 subparagraph 2.a.;

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

276 c. From applicants prioritized under sub subparagraph 2.c.,
277 beginning 30 days after the program initially starts accepting
278 applications;

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

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

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

289 (i) A homeowner who receives a grant shall finalize
290 construction and request a final inspection, or request an

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291 extension for an additional 6 months, within 1 year after grant
292 approval. If a homeowner fails to comply with this paragraph,
293 his or her application is deemed abandoned and the grant money
294 reverts to the department.

295 (11) ~~(10)~~ REPORTS AND ACCOUNTABILITY.—

296 (a) The department shall make an annual report on the
297 activities of the program that shall account for the use of
298 state funds and indicate the number of inspections requested,
299 the number of inspections performed, the number of grant
300 applications received, the number and value of grants approved,
301 and the estimated average annual amount of insurance premium
302 discounts and total estimated annual amount of insurance premium
303 discounts homeowners received from insurers as a result of
304 mitigation funded through the program. The report must detail
305 the percentage of grants used for each type of improvement
306 listed under paragraph (2) (e) and the corresponding average
307 premium reduction from such improvements. The report must be
308 delivered to the President of the Senate and the Speaker of the
309 House of Representatives by February 1 of each year.

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

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

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