

By Senator Truenow

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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 the list of  
8 improvements such grants may be used for; revising  
9 requirements of a certain report; requiring the  
10 Department of Financial Services to maintain an online  
11 dashboard that includes certain information; requiring  
12 the department to establish performance standards and  
13 audit protocols for certain inspectors; providing an  
14 effective date.

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

17  
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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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 all glazed openings are large missile impact-rated, or protected by products that qualify as such, and:

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

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

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

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

(a) To be eligible for a hurricane mitigation inspection 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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for such grant.

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

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

1. A home inspection and report that:

a. Summarizes the results and identifies recommended improvements a homeowner may take to mitigate hurricane damage.

b. Completes a uniform mitigation verification inspection form, created by the department by rule.

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

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

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

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

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

- a. A building inspector under s. 468.607;
- b. A general, building, or residential contractor under s. 489.111;
- c. A professional engineer under s. 471.015;
- d. A professional architect under s. 481.213; or
- 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

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entity.

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

(3)~~(2)~~ HURRICANE MITIGATION GRANTS.—Financial grants must ~~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:

1. The home must be eligible for an inspection under subsection (2) ~~(1)~~.

2. The home must be a dwelling with an insured value of \$700,000 or less. Homeowners who are low-income persons, as defined in s. 420.0004(11), are exempt from this requirement.

3. The home must undergo an acceptable hurricane mitigation inspection as provided in subsection (2) ~~(1)~~.

4. The building permit application for initial construction of the home must have been made before January 1, 2008.

5. The homeowner must agree to make his or her home available for inspection once a mitigation project is completed.

6. The homeowner must agree to provide to the department information received from the homeowner's insurer identifying the discounts realized by the homeowner because of the mitigation improvements funded through the program.

7.a. The homeowner must be a low-income person or moderate-income person as defined in s. 420.0004.

b. The hurricane mitigation inspection must have occurred within the previous 24 months from the date of application.

c. Notwithstanding subparagraph 2., homeowners who are low-income persons, as defined in s. 420.0004(11), are not exempt

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

d. This subparagraph expires July 1, 2026.

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

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

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

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

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

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

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

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

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

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

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

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

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

2. Approved Reinforcing roof-to-wall connections.

3. Hurricane shutters that meet Florida Building Code Standards

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

4. Roof replacement, if the current Secondary water 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)~~ (g) 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)~~ (h)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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c. Third, applications from moderate-income persons, as defined in s. 420.0004, who are at least 60 years old;

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

e. Last, all other applications.

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

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

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

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

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

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

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

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

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

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

(a) The department shall make an annual report on the activities of the program that shall account for the use of state funds and indicate the number of inspections requested, the number of inspections performed, the number of grant applications received, the number and value of grants approved, and the estimated average annual amount of insurance premium 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 the percentage of grants used for 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 for, 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.