

CHAPTER 2025-173

Committee Substitute for Committee Substitute for House Bill No. 393

An act relating to the My Safe Florida Condominium Pilot Program; amending s. 215.55871, F.S.; revising the definition of the term “condominium”; limiting participation in the My Safe Florida Condominium Pilot Program to certain structures and buildings on condominium property; prohibiting a condominium association from applying for a hurricane mitigation inspection or a mitigation grant under the pilot program unless certain conditions are met; providing that grant funds may only be used for certain water intrusion mitigation devices or improvements; revising the approval requirements to receive a mitigation grant; removing the amount of grant funding for certain projects; revising the improvements for which a mitigation grant may be used; requiring improvements to be identified in the final hurricane mitigation inspection in order for an association to receive grant funds; requiring grant funds to be awarded for a mitigation improvement that will result in a mitigation credit, discount, or other rate differential; requiring mitigation improvements to be made to all openings under certain circumstances; providing an effective date.

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

Section 1. Paragraphs (a) through (d) of subsection (2) of section 215.55871, Florida Statutes, are redesignated as paragraphs (b) through (e), respectively, paragraph (d) of subsection (1), present paragraphs (a) and (b) of subsection (2), and paragraphs (a) and (d) through (h) of subsection (5) are amended, and a new paragraph (a) is added to subsection (2) and paragraph (j) is added to subsection (5) of that section, 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 pursuant to appropriations. The department shall provide fiscal accountability, contract management, and strategic leadership for the pilot program, consistent with this section. This section does not create an entitlement for associations or unit owners or obligate the state in any way to fund the inspection or retrofitting of condominiums in the state. Implementation of this pilot program is subject to annual legislative appropriations. It is the intent of the Legislature that the My Safe Florida Condominium Pilot Program provide licensed inspectors to perform inspections for and grants to eligible associations as funding allows.

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

(d) “Condominium” has the same meaning as in s. 718.103. For purposes of this section, the term does not include detached units on individual parcels of land.

(2) PARTICIPATION.—

(a) Participation in the pilot program is limited to structures or buildings on the 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.

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

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

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

2. Approval by at least 75 percent ~~A unanimous vote~~ of all unit owners who reside within the structure or building that is the subject of the mitigation grant.

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

(a) An application for a mitigation grant must:

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

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

3. Include a notarized statement from the president of the board of administration which commits to the department 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 under paragraph ~~(2)(c)~~ ~~(2)(b)~~.

(d) Grant projects shall be funded as follows:

1. 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.

~~2. For roof-related projects, the grant contribution is \$11 per square foot multiplied by the square footage of the replacement roof, not to exceed \$1,000 per unit, with a maximum grant award of 50 percent of the cost of the project.~~

~~3. For opening protection-related projects, the grant contribution is a maximum of \$750 per replacement window or door, not to exceed \$1,500 per unit, with a maximum grant award of 50 percent of the cost of the project.~~

~~2.4.~~ An association may receive grant funds for both roof-related and opening protection-related projects, but the maximum total grant award may not exceed \$175,000 per association.

~~3.5.~~ The department 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.

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

1. Opening protection improvements, including all of the following:

- a. Exterior doors,⁵
- b. Garage doors,⁵
- c. Windows,⁵ ~~and~~
- d. Skylights.

2. Roof improvements, including all of the following:

- a.2. Reinforcing roof-to-wall connections.
- b.3. Improving the strength of roof-deck attachments.
- c.4. Installing secondary water resistance for the roof.

d. Replacing the roof covering.

(f) Improvements must be identified in the final hurricane mitigation inspection in order for an association to receive grant funds ~~Grants may be used for a previously inspected existing structure on the property.~~

(g)~~1.~~ If improvements to protect the property ~~that~~ 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:

~~1.a.~~ Comply with or exceed the applicable building code in effect at the time the association applied for the grant.

~~2.b.~~ Provide more hurricane protection than the improvements that the association previously installed.

(h)~~2.~~ The association may not use a mitigation grant to:

~~1.a.~~ Install the same type of improvements that were previously installed; or

~~2.b.~~ Pay a deductible for a pending insurance claim for damage that is part of the property for which grant funds are being received.

(i)~~(h)~~ The department shall develop a process that ensures the most efficient means to collect and verify inspection and grant applications to determine eligibility. The department may direct hurricane mitigation inspectors to collect and verify inspection and grant application information or use the Internet or other electronic means to collect information and determine eligibility.

(j) Grant funds may only be awarded for 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. As a condition of awarding a grant, the department must require mitigation improvements to be made to all openings, including exterior doors, garage doors, windows, and skylights, if doing so is necessary for the building or structure to qualify for a mitigation credit, discount, or other rate differential.

Section 2. This act shall take effect upon becoming a law.

Approved by the Governor June 23, 2025.

Filed in Office Secretary of State June 23, 2025.